



MEMORANDUM

Kathy Gallagher, Director

EMPLOYMENT & HUMAN SERVICES

40 Douglas Drive, Martinez, CA 94553 • (925) 313-1500 • Fax (925) 313-1575 • www.ehsd.org

To: The Family and Human Services Committee
Contra Costa County Board of Supervisors
Date: December 14, 2015
From: Wendy Therrian, Workforce Services Bureau Director
Roxane Foster, Lead Division Manager, Health Care Access Center (HCAC) and the
Medi-Cal/CalFresh Service Center (MCSC)
Cheryl O'Brien, 7Cs Call Center Site Director
Carolyn Foudy, 7Cs Call Center Quality Assurance Manage
Subject: Update on the Affordable Care Act (ACA) and the Contra Costa County Covered California Call Center (7Cs).

I. AFFORDABLE CARE ACT (ACA) IMPLEMENTATION AND UPDATE

A. Background

On October 1, 2013, the Employment and Human Services Department (EHSD) implemented the Affordable Care Act (ACA) in Contra Costa County which expanded health care to individuals previously unable to access coverage. We were tasked with completing eligibility determinations and converting new enrollees into our County electronic system of record known as CalWIN.

During the first open enrollment period from October 1, 2013 through March 31, 2014, we experienced a tremendous increase in the number of Medi-Cal applicants (an almost doubling of the number of applications) averaging 6,733 applications per month or approximately 16,800 individuals as compared to a previous average of 3,463 applications per month or 8,700 individuals. This represents an increase of applications received during the first Open Enrollment period of 94.4%.

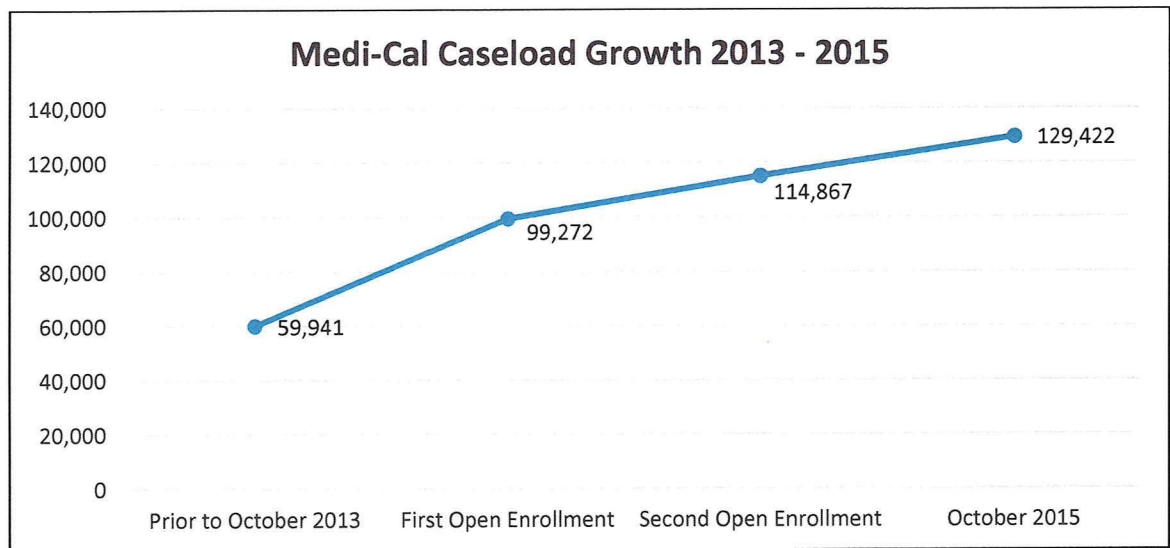
Although we experienced a higher level of Medi-Cal applications as well during the second open enrollment period (October 15, 2014 through April 30, 2015), the increase was not as dramatic at 4,839 average applications a month or 12,100 individuals. Regardless, this open enrollment period represented a 40% increase in applications received from the pre-ACA period.

The third open enrollment period that began on November 1, 2015 does not reflect such sharp increases in Medi-Cal applications although it is anticipated that applications will

gradually increase during the remaining open enrollment period due to taxpayers' need to acquire credible medical coverage before the end of 2015 or suffer tax penalty consequences.

More dramatic changes are seen in the Department's ongoing **Medi-Cal caseload which grew from 59,941 cases or approximately 149,850 individuals to 129,422 cases or approximately 324,555 individuals from October 2013 through October 2015) – a 116% increase!**

Medi-Cal Program	Average Monthly Applications	% Growth in Applications	Caseloads	% Growth in Caseloads
Prior to October 2013	3,463	Baseline	59,941	0%
First Open Enrollment	6,733	94.43%	99,272	65.62%
Second Open Enrollment	4,839	39.73%	114,867	91.63%
October 2015	TBD	TBD	129,422	115.92%



B. Preparing for the Implementation of ACA

To prepare for the challenge we knew lay before us in rolling-out the ACA in October 2013, resources were shifted and considerable time was spent by many staff throughout the Department to plan, develop, and institute a number of new organizational efforts, changes, programs, and processes to best position us to most effectively implement the ACA. Our goal was to provide the most efficient access to health care coverage as could be possible to the newly eligible population under ACA while maintaining service levels in all our other programs. Our focus was to provide exceptional customer service while enhancing our customers' overall experience through a "no-wrong" door approach.

Our primary efforts included several business process changes, acquisition of one hundred and seven (107) new ACA staffing positions (based on an allocation of \$6,399,032), establishment of our new Health Care Access Center (HCAC), reorganization of the

Workforce Services (WFS) Bureau, and to increase and improve health care coverage outreach and education efforts.

C. Initial ACA Enrollment Experience and Performance

Performance by the Department during the initial ACA enrollment included surpassing mandated service levels set by Covered California, processing a Medi-Cal application backlog of more than 32,945 applications received from Covered California, and processing applications for an additional 6,000 individuals transferred from the Low Income Health Program (LIHP).

As previously stated, increases due to the ACA and traditional Medi-Cal applications resulted in a 116% increase in the number of Medi-Cal cases managed at the Medi-Cal/CalFresh Service Center (MCSC) rising to 129,422 cases (or approximately 323,555 individuals) in October 2015 compared to the 59,941 (or approximately 149,850 individuals) at the end of September 2013.

EHSD partnered with community organizations and agencies including other County Departments in conducting education and outreach efforts especially focused on entities targeting underserved populations, as well as respond to our partners' need for a dedicated channel for accelerated application processing.

D. The Second Open Enrollment for ACA – Shifting our focus from implementation to ongoing caseload management

The growth cycle of ACA resulted in a less dramatic second open enrollment period. The exciting growth shifted from new applicants accessing health care coverage to the remarkable ongoing caseload increase.

1. Key Performance Measures – Month of October 2014

Call Center	Number of Calls Handled	Average Speed of Answer (ASA) in minutes: seconds	Average Handle Time (AHT) in minutes: seconds
HCAC – Quick Sort	370	:10	13:00
HCAC – General Intake	2,683	:53	9:00
MCSC	19,573	2:43	11:50
Medi-Cal Mail-In Unit (MMIU)	4,922	:47	2:07
Total	27,548	1:08	8:59

2. Key Performance Measures – Month of October 2015 (after second enrollment period and before current)

Call Center	Number of Calls Handled	% of Change from Oct 2014 Calls Handled	Average Speed of Answer (ASA) in minutes: seconds	% of Change from Oct 2014 Av Speed of Answer	Average Handle Time (AHT) in minutes: seconds	% of Change from Oct 2014 Average Handle Time
HCAC – Quick Sort	92	-71.14%	:09	-6.61%	32:27	59.94%
HCAC – General Intake	333	-87.59%	:14	-73.58%	11:22	20.82%
MCSC	26,070	33.19%	10:57	75.19%	12:39	6.46%
Medi-Cal Mail-In Unit (MMIU)	7,551	53.41%	1:47	56.07%	3:00	29.44%
Total	34,046	-	3:32	-	14:52	-

During the past year, the role of the HCAC has expanded from that of a call center processing phone calls and applications to a more robust service center. The HCAC continues to serve as the Department’s call center responding to Quick Sort and General Intake calls and has added additional functions including the processing of applications received from other access points in the Department, back-up coverage for the MCSC call queues, and ongoing caseload processing for Medi-Cal and CalFresh cases.

The Department is actively implementing new business process changes to improve customer accessibility and experience at our MCSC by decreasing call wait times, lower call abandonment rates, reduce interaction time for callers, improve telephony responsiveness to customer needs, provide targeted customer service, increase consistency and knowledge of cases, and improve accountability and the quality of our casework. Primary efforts include:

- ***Shifting and Adding Workers:*** With the rise in calls and caseloads, we are adding staff to the MCSC to approximate a level of one hundred and thirty-three (133) full-time staff. This is based on a consultant’s staffing estimate report which utilized a Call Center industry agent projection model. As of November 2015, we have ninety (90) full-time workers, fifteen (15) part-time workers (from the HCAC), and twenty-one (21) On-the-Job (OJT) trainees.
- ***Estimated Wait Time*** improvement gives the caller the estimated wait time in queue and allows the caller to determine whether they continue to hold for a representative.
- ***Skill Based Routing*** is a call-assignment strategy used to assign incoming calls to the most suitable worker based on predetermined call parameters. Automating the allocation of telephone workers across appropriate queues creates a method to automate and schedule back up phone coverage that can automatically respond to increased call queues and call wait times.
- ***Phone Queues: Triage/Escalation/Call Back/Additional Staff*** - The phone queue improvement strategy incorporates additional staff resources, implementation of a triage/escalation system and call-back process for complex/time consuming calls, and specialization of complex Medi-Cal Applications.

- Callers who wish to apply for Medi-Cal will be auto-transferred to the Medi-Cal Mail-In Unit phone queue.
 - Additional staff will be used to process the least complex calls and will triage to determine if call requires more in-depth assistance.
 - Complex calls will be escalated to the more experienced Eligibility Workers, and call back calls are to be implemented.
- ***Auto Call Back*** improvement gives the caller the estimated wait time in queue and allows the caller to request a call back in lieu of waiting on hold. The automated system will advise the caller of the availability of a return call. The telephony system will virtually hold the caller's place in the queue and initiate a return back when the virtual call is next in line to be answered. The system advises the phone worker of identifying case information left by the caller.
 - ***Customer Survey*** option is a caller option following the completion of the call. Quarterly surveys focus on identified aspects in each quarter. Customer experience improvement efforts are based on survey responses.

II. CONTRA COSTA COUNTY COVERED CALIFORNIA CALL CENTER (7Cs)

A. Background

Since the last report to your Committee in March 2015, the Department has continued to successfully operate the Contra Costa County Covered California Call Center and has assisted our customers through the second open enrollment period which was extended from the original end date of February 15 through February 22, 2015 and through a special enrollment period that ended on April 30, 2015. To help consumers enroll the deadline was extended to February 22 if the application had been started by February 15th. The special enrollment period added through April 30, 2015 was for individuals who were not aware of the tax penalty for remaining uninsured. The consumer had to indicate this on their application to be eligible for the special enrollment period.

The 1095-A Tax Form created an increase in calls to the call centers as some taxpayers received an incorrect form and filed taxes based on that incorrect form. The IRS announced that it would not pursue the collection of additional taxes on those individuals and would not penalize those who did not file due to the receipt of the form as long as they filed by October 15, 2015.

Currently staff are enrolling consumers during the third open enrollment period which began on November 1, 2015 and ends on January 31, 2016. More than 34,000 new consumers statewide have elected health plans during this open enrollment and approximately 2,000 new enrollees per day are signing up for coverage. Covered California expects a total of 295,000 to 450,000 new enrollees by the end of January 2016. Spikes in enrollment are anticipated in mid-December which is the deadline for selecting coverage that will take effect by January.

Staff at our Covered California Call Center continue to update themselves on policy and program changes, and continue to exhibit flexibility in assisting our customers with their health care coverage needs.

B. Overall Performance

1. Number and Type of Calls Received

The 7C’s Call Center continues to answer statewide calls and provide ongoing assistance to Covered California customers. The top five (5) types of calls taken at the Call Center include the following:

- Application assistance/status
- General inquiries for information
- Request for termination/disenrollment of coverage
- New enrollment – inquiry assistance
- County contact information

From November 1 through November 24 of the current open enrollment period, approximately 270,639 calls were taken at all Covered California call centers. The Average Speed of Answer (ASA) was three (3) minutes and the Average Handling Time (AHT) of the calls was eighteen (18) minutes. Although as of November 2015 Covered California’s reports do not breakout the total number of calls per center, we estimate that the 7C’s Call Center took approximately 14.3% or 38,701 of the total calls so far during this current open enrollment period.

2. Key Performance Indicators

Based on the data reports received from Covered California, the following represents the primary metrics of performance for all Centers. The chart reflects statistics received after our March 2015 report to your Committee.

Month – 2015	Total Call Numbers for all Centers	Total Call Numbers for the 7Cs Call Center	Average Call Handle Time (AHT) All Centers – Minutes *	Average Call Handle Time (AHT) for the 7Cs Call Center – Minutes
April	279,813	19,775	14	17
May	175,718	20,708	14	15
June	144,844	21,922	15	15
July	148,635	29,299	15	15
August	166,357	28,646	16	15
September	162,633	23,731	15	15
October	289,243	**	**	**

* This is the average amount of talk time, hold time, and wrap time necessary to complete the phone transaction. This is a performance indicator contained in our contract, which allows up to 51 minutes of handle time per call.

** Covered California has not yet provided these data. Additionally, and effective July 21, 2015; Covered California assumed responsibility for the new Workforce Management (WFM) system from Eventus, a private contractor. As a result of this transition, daily and monthly reports were revised. Some data such as Average Speed of Answer (ASA) time which we provided in our last report are no longer being reported. In some instances, we are no longer receiving a breakout of Center-specific performance

Although not as prevalent, similar issues as those experienced at start-up continue which encompass periodic system, process, and technology problems; and challenges with policy and business procedure development, revisions, and implementation. Targeted efforts to find workable and permanent solutions to these issues have been ongoing and successful, and Covered California continues to work with us and its other contractors to address these system and telephony challenges.

Our partnership with Covered California to provide access to affordable healthcare has continued to be strong, open and collegial; and the 7Cs Call Center management and support staff continue to be involved in regular conference calls and meetings.

3. Contracted Performance Measures

We have consistently maintained hours of operation and staffing ratios as required/approved by the Health Benefit Exchange.

Open Enrollment began Sunday, November 1, 2015 and ends Sunday, January 31, 2016. Open Enrollment hours are 8:00 a.m. to 8:00 p.m., Monday through Friday; and 8:00 a.m. to 6:00 p.m. on Saturday. So far during this Open Enrollment period we are experiencing an 8% increase from last year's Open Enrollment period.

The Command Center continues to have Contra Costa cover main business hours, Monday through Saturday, 8:00 a.m. to 5:15 p.m.

Based on our own internal performance assessment including informal feedback received from Covered California, we believe all other key performance measures are either being met and/or exceeded, or are deemed acceptable in comparison to the performance of other Covered California Call Centers. It is important to note that the following contracted performance outcomes have either not been formally measured and/or promulgated by Covered California.

- ***Schedule Adherence*** (measures the percentage of time an agent is actively logged into the Automated Call Distribution (ACD) system compared to the forecasted schedule): **90%**

The 7C's Call Center has been recognized as having the highest consistent schedule adherence percentage of all of the Covered California Call Centers including the temporary centers operated by Faneuil. The Covered California Workforce Management (WFM) team provides a weekly report. Below is information for the week of November 9 through 14, 2015.

Daily Schedule Adherence

Date	Rancho Cordova	Fresno	Contra Costa	Faneuil	Daily Total
11/9/2015	78.17%	76.10%	86.78%	78.95%	75.66%
11/10/2015	76.90%	75.08%	87.44%	77.51%	75.11%
11/11/2015	Closed	Closed	Closed	Closed	Closed
11/12/2015	77.06%	75.11%	87.61%	77.42%	74.96%
11/13/2015	77.21%	72.15%	87.64%	73.99%	72.81%
11/14/15	79.18%	78.59%	93.67%	87.11%	85.84%
Total	79.44%	77.96%	88.44%	78.93%	76.62%

Schedule Adherence is defined by individual agents logged into the phone system and available for calls. Agents must log on timely at the beginning of their shifts, and take their breaks and lunches as scheduled by the Covered California, WFM.

- **Quality Monitoring** (overall overall quality of agent interactions with customers, adherence to established procedures, overall accuracy of information provided and data entered): **85%**

Quality Monitoring continues to be a fluid process with Covered California as they have experienced staffing changes, reorganization, and system issues since implementation. However, we monthly monitor all of our agents and work with Covered California on the Quality Monitoring scores of the agent calls they review. We also have calibration meetings with Covered California and participate with Covered California University to develop and apply comprehensive guidelines and training for staff. To further ensure positive quality assurance and beyond our monthly monitorings, 7C's Call Center Supervisors are also required to review one call per agent per month.

Covered California continues to examine, analyze, and calibrate the data coming from these monitorings as well as to determine how the data will be actually measured, applied and used. Although there has been no formal promulgation of these data, we believe we are very close to if not meeting the 85% of quality interactions with our customers.

- **Customer Satisfaction** (independent customer surveys on courtesy, understanding, knowledge, and problem resolution): **87%**

The 7C's maintains and records customer satisfaction when provided; however, to date, Covered California has not implemented a Customer Satisfaction survey component.

The 7C's Call Center implemented their Quality Assurance Team (QAT) in October 2014. This team has been instrumental in the improvements to overall performance for the Call Center. In addition to supporting training and new employee development, this team has been responsible for assisting with the more complex and complicated cases and escalations.

On average the QAT team handles 2,500 monthly phone calls and 2,000 escalations for the 7C's Call Center. The QAT Supervisors Antonio Vasquez and Jay David participated in a workgroup to develop guidelines for escalations including CalHEERs'

(which is California's web-based system and stands for California Healthcare Eligibility, Enrollment, and Retention System) errors, enrollment discrepancies with carriers and urgent access to care. This workgroup adopted the 7C's QAT escalation process statewide with Covered California implementing this process in time for the current Open Enrollment period.

C. Staffing

As of November 13, 2015, the 7C's has a total of one hundred forty-eight (148) staff. There are currently one hundred thirty (130) Customer Service Agents (CSAs). This includes:

- 105 - CSA Is (52 FT & 53 PI)
- 25 - CSA IIs (All Permanent Full Time)
- 18 - Support staff
- Total Agents - 130 (*Average capacity for Agents is 162 FTEs*)

We are currently working with Human Resources to recruit CSA I's and CSA II's. Hiring bi-lingual staff is a goal of this recruitment.

D. Media Campaigns and other Covered California Events

- Effective March 14, 2015, Carene Carolan left her position as Covered California's Service Center Director. Nancy Kvale was named as Interim Service Center Director and on October 27, 2015 Mavilla Safi was hired as the new Service Center Director with an effective start date of November 9, 2015.
- Covered California's Small Business Health Options Program (SHOP) underwent a name change to Covered California for Small Business.
- Covered California ended its contract with Faneuil on June 30, 2015, closing down the temporary Covered California Greenhaven and Armstrong Call Centers in Sacramento. Earlier in June, an announcement had been made for a new RFP for a "surge vendor" temporary call center for the current Open Enrollment period. Faneuil again was awarded the contract which runs from September 2015 through March 31, 2016.
- At the June 2015 All Staff Meeting, Peter Lee gave an overview of past accomplishments and future plans:
 - 1.3 million California residents have active health insurance coverage
 - The number of uninsured Californians has been reduced by almost half
 - 6.5 billion dollars are the estimated funds collected from premiums in 2015
 - 68% of subsidy eligible individuals are enrolled making California amongst the top ten states
 - 77% of the insured pay less than \$150 dollars a month

- Covered California’s contract with Eventus ended August 31, 2015 and all administrative and reporting services they provided were transferred to the Covered California Command Center. These services included scheduling and adherence for all call centers.
- On October 27, 2015 at a Covered California awards event in Sacramento, Peter Lee recognized and provided a recognition award, “Walk the Talk Superior Awards” to four (4) 7C’s staff members who were nominated by their peers. The following staff were recognized for their outstanding services dedication and commitment.
 - Jay David, QAT Supervisor
 - Bouba Diatta, CSA Supervisor
 - Jazemine Davenport, CSA Supervisor
 - Michael Gallego, CSA II
- The new marketing campaign for Covered CA is *Life Care*, “not just health care but *Life Care*”. New commercials are airing as well as the “Spotlight on Covered CA” where California building and monuments were lit up with Covered CA colors to promote awareness.
- The Covered California budget for this program year is \$330 million dollars; they will be using \$100 million dollars of federal funding and \$230 million dollars of their own assessments. Over the last 3.5 years, they have spent close to \$1 billion dollars in federal funds. Next program year, no federal dollars will be available to Covered California and they will be fiscally operating solely on the premiums raised from the Qualified Health Plans. To date, there is \$232,478,000 million dollars in the Covered California reserve.
- On November 24, 2015 from 1:00 to 4:00 p.m., Sjoberg Ebashenk Consulting conducted a field visit of the 7C’s Call Center located at 2500 Bates Avenue in Concord. They were conducting the fieldwork phase of their review of Covered California which included an on-site visit to our Center. During the visit, they toured the facility, discussed operations, QA, tools utilized by the Agents, and privacy/security protocols.
- On November 24, 2015, Consumer Reports lauded Covered California for making it easier for consumers to shop for health insurance, listing the exchange with 10 entities nationwide recognized for its consumer-friendly policies and practices. Consumer Reports said Covered California earned its way on the “nice” column of its annual “Naughty and Nice” list because its standardized benefits had “eliminated much of the confusion” for consumers buying health insurance. Unlike most other states which offer unlimited number of designs, Covered California requires insurance companies to compete for consumers based on the same basic benefits and co-pays, which makes it easier for consumers to compare plans.

E. Contract and Fiscal

1. Contract

The current contract with Covered California goes through June 30, 2017 and is at a total dollar amount of \$33,754,425.

An amendment to the Covered California contract was completed and signed by the Chair of the Board of Supervisors and was sent to Covered California on October 13, 2015. This amendment represented no budgetary/fiscal change or any other programmatic/operational material change to the contract.

On November 24, 2015, potential buyers of the 7C's Call Center site location at 2500 Bates Avenue in Concord toured the building which we understand is currently in escrow to be sold. Further details are pending. The original lease was negotiated by Public Works and they have assured us that the provisions in the existing lease agreement will apply to the new owners and will allow for our continued occupancy and uninterrupted Center operations at the present site through the end of the contract period which is June 30, 2017.

There is also a rent escalation provision in the existing lease agreement which becomes effective in April 2016. This rent increase was accommodated under the existing contract budget with Covered California.

2. Fiscal

Since the initiation of the 7C's Call Center, EHSD has followed the budget detail and payment provisions as specified under the contract and by the Board of Supervisors with there being no outlay of County General funds. We have been reimbursed for all invoices from April 2013 through June 2015 in the amount of \$18,468,228.71. The most recent invoice was mailed out on November 9, 2015 in the amount of \$657,250.73 and we are awaiting reimbursement.

The payment/reimbursement for contract expenditures incurred for FY 2014-15 from July 2014 through June 2015 have been paid in full (\$8,477,467.97).

F. Customer Feedback

Customers continue to provide feedback and share their stories and compliments on the excellent customer service provided at the 7Cs Call Center. Since our last report, 177 compliments have been conveyed to our Supervisors and Managers about our Agents. Below is a sampling of these comments received:

- “The customer stated he’s called a number of times, all the reps have provided good customer service, but Jessica is a standout, she is an asset, very professional and has changed his perception about working with government employees.”
- “I want to give her a five star rating for her help and patience, she is a great person.”
- “She is extremely good at customer service, very pleased to have worked with her, very knowledgeable.”
- “George helped me, he was wonderful, he was very professional, he provided in detail what needs to be done; not often do I get that level of customer service.”
- “Very efficient, great listening skills, diligent. Matthew has qualities that enhance our reputation. He made a big difference. He was able to research and identify the issue and provide a resolution.”
- Customer said, “she has never done this before, but felt compelled to let someone know about the lovely assistance Claudia provided. She was personable, kind, efficient, relieved her stress.”

G. Moving Forward

We continue to work with Covered California in taking statewide calls from consumers. The types of calls have changed from primarily taking applications and processing renewals and plan changes to assisting the consumers with special enrollment and tax inquiries.

With an emphasis on performance; we continue to concentrate on our quality monitoring of staff, internal performance data reviews, and on-going training of our Center staff to assure the 7C’s meets, if not exceeds, all performance expectations.

Our contacts and liaisons with Covered California continue to change, but we are confident our close working relationship with Covered California will continue the excellent partnership we have established in providing and enhancing our services to the residents of California to readily access and obtain affordable health care coverage.