



EMPLOYMENT &
HUMAN SERVICES

M E M O R A N D U M

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To: The Family and Human Services Committee
Contra Costa County Board of Supervisors

Date: April 11, 2016

From: Wendy Therrian, Workforce Services Bureau Director
Cheryl O'Brien, 7Cs Call Center Site Director
Carolyn Foudy, 7Cs Call Center Quality Control Manager

Subject: **Update on the Contra Costa County Covered California Call Center (7Cs)**

A. Background

Since the last report to your Committee in December 2015 the Department has continued to successfully operate the Contra Costa County Covered California Call Center and has assisted our customers through the third open enrollment period that was extended from the original end date of January 31, 2016 through February 6, 2016 for consumers who started the enrollment process before January 31, 2016.

During the third Open Enrollment, 439,390 new individuals selected a qualified health plan for 2016. Subsidy eligible consumers are 90% and unsubsidized consumers comprise 10% of the total number. Covered California's initial analysis shows that for the second consecutive year, its new consumers are younger. The number of young adults in the crucial 18 to 34 year-old demographic has increased to 37% this year compared to 29% during the first Open Enrollment. Covered California also completed 1,132,682 renewals as of February 6, 2016. Staff at our Covered California Call Center continue to play a critical role in enrolling consumers and are responsible for contributing to a total of 65,469 new consumers. Enrollment channels and corresponding statistics are illustrated in the following chart.

	Service Channel					
	2014 Open Enrollment		2015 New		2016 New	
	Count	%	Count	%	Count	%
Certified Insurance Agent	548,847	39%	214,517	43%	198,604	45%
Certified Enrollment Counselors and Navigators	123,270	9%	51,040	10%	24,606	6%
County Eligibility Workers	8,834	1%	739	<1%	3,515	1%
Consumer	577,376	41%	149,077	30%	141,484	32%
Certified Plan-based Enroller	13,588	1%	17,698	4%	5,712	1%
Service Center Representative	124,014	9%	62,002	13%	65,469	15%
Total	1,395,929	100%	495,073	100%	439,390	100%

During open enrollment, calls received increased to 400,000 per month – more than double the volume of a non-Open Enrollment month. Covered California contracted with a surge vendor, Faneuil, in September 2015 to assist with Open Enrollment. The Faneuil Call Centers contract ends March 31, 2016. With the addition of over 600 Faneuil agents, 7C’s percentage of the total calls received dropped to under 10% of the total. Although the percentage dropped, the number of calls answered each month by the 7C’s increased by an average of 7,000 calls.

Staff at our Covered California Call Center continue to complete training, learn policy and program changes, and continue to provide excellent customer service while assisting consumers with their health care coverage needs.

B. Overall Performance

1. Number and Type of Calls Received

The 7Cs 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 consumers:

- Application assistance/enrollment
- Covered California renewals
- County contact information
- General inquiries for information
- Questions regarding the 1095-A (IRS, health insurance marketplace statement)

From November 1, 2015 through February 29, 2016 approximately 1,377,360 calls were taken at all Covered California call centers including Faneuil. The Average Speed of Answer (ASA) was three (3) minutes and the Average Handle Time (AHT) of these calls

was 16 minutes. It is estimated that the 7C's Call Center took approximately 8.5% or 117,349 of the total calls received during open enrollment.

2. Key Performance Measures

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

Month/Year	Total Call Numbers for All Call Centers	Total Call Numbers for the 7C's Call Center	Average Call Handle Time (AHT) All Centers – Minutes*	Average Call Handle Time (AHT) for the 7C's Call Center – Minutes*
November 2015	290,705	23,360	17	19
December 2015	406,928	33,078	15	17
January 2016	419,145	31,218	15	16
February 2016	344,242	29,693	14	15

* 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 continues to focus on developing and standardizing policy and implementing guidelines for training, systems and quality reviews. Although progress is measurable, similar issues as those experienced at start up continue which encompass periodic systems, process and technology problems.

Our partnership with Covered California to provide access to affordable healthcare has continued to be strong, open and collegial; and the 7C's Call Center management and support staff continues 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. The Command Center asked Contra Costa to work Monday through Friday beginning March 28, 2016. New schedules have been issued to all 7C's agents: business hours will be Monday through Friday, 8am – 6pm. Due to projected call volumes, there is a greater need for coverage from 7C's on Mondays.

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. 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 Workforce Management.

ADHERENCE			
Month	Contra Costa	Rancho Cordova	Fresno
November 2015	86.21%	77.91%	75.94%
December 2015	85.15%	77.99%	74.65%
January 2016	88.28%	82.48%	80.04%
February 2016	88.31%	79.66%	78.52%

- **Quality Monitoring** which measures the overall quality of agent interactions with customers, adherence to established procedures, and 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, the 7C's Call Center monitors all of our agents on a monthly basis and work with Covered California on the Quality Monitoring scores of calls reviewed.

In February 2016, the Covered California Service Center Management Team conducted an onsite visit at the 7C's. Service Center Director, Mavilla Safi, was impressed with Contra Costa's Quality Monitoring guidelines. Ms. Safi was in agreement with Contra Costa's standards and is considering adopting the 7C's reports. In addition, Ms. Safi and her team were impressed with the commitment and passion of the Customer Service Agent Supervisors.

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

- **Customer Satisfaction** determined by 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.

C. Staffing

As of March 9, 2016, the 7C's has a total of one hundred twenty seven (127) staff. There are currently one hundred nine (109) Customer Service Agents (CSAs). This includes

- 84 CSA I (49 FT & 35 PI)
- 25 CSAII (All permanent full time)
- 18 Support Staff
- Total Agents: 109 (*average capacity for agents is 162 FTEs*)

We are currently working with Human Resources to recruit CSA Is. The announcement for hiring is scheduled to be released in March 2016. This recruitment is critical to the ability of the 7C's to meet the deadline to hire 2-3 training classes in preparation for the fourth Open Enrollment, fulfilling our contractual obligations to Covered California. The hiring of bi-lingual staff is a primary goal of this recruitment.

D. Media Campaigns and other Covered California Events

- Mavilla Safi was hired as the new Covered California Service Center Director with an effective start date of November 9, 2015.
- Section 1332 of the Affordable Care Act (ACA) permits states to apply for a State Innovation Waiver to pursue innovative strategies for providing their residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA. Waivers are contained to four components; individual mandates, employer mandates, benefits and subsidies, exchanges and qualified health plans. The U.S. Department of Health and Human Services (HHS) and the U.S. Department of the Treasury are responsible for reviewing waiver applications. Covered California is exploring options for pursuing a 1332 Waiver and hosted the first of many public forums with expert panelists and advocates on February 23, 2016.
- More information can be found at: <http://board.coveredca.com/meetings/2016/2-18/index.shtml>
- Covered California now offers consumers a pathway to vision. Adult vision care is not an essential health benefit under the Affordable Care Act, and coverage is handled directly through VSP Global. Vision services for children are an essential health benefit and are included in health plans purchased through Covered California. Enrollment with VSP into vision plans is available year-round, there is no open enrollment dates.
- The 1095-A is an Internal Revenue Service (IRS) form essential for consumers who have health insurance through Covered California when filing their taxes. The 1095-A provides evidence of health insurance as well as the amount of their Applied Premium Tax Credit. APTC. This year the Federal deadline for mailing 1095-A to consumers was February 1, 2016.

- Health and Human Services published proposed federal regulations of benefit and payment parameters for 2017. Covered California submitted four comment letters on a variety of topics including:
 - User fee for state based marketplaces.
 - Standardizing health benefits
 - Direct enrollment and web based entities

Proposed federal rules are located at:

<https://www.federalregister.gov/articles/2015/12/02/2015-29884/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2017>

Covered California comment letters can be found at:

<http://hbex.coveredca.com/regulations/>

- The percentage of consumers who selected a health plan outside of the four major carriers — Anthem Blue Cross of California, Blue Shield of California, Health Net and Kaiser Permanente — nearly tripled compared with a year ago. Covered California Executive Director Peter V. Lee said. *“Covered California built a marketplace that is leading to sustainable cost trends because of the good risk mix, and that creates a level playing field for carriers, forcing them to compete on price and quality. Competition is driving the market. Consumers are shopping around and selecting the health plan that best fits their needs and pocketbook.”*
- Carrier selection for Contra Costa County, Region 5:

Carrier	Pricing Region 5	
	Members	Percentage
Anthem Blue Cross of California	1,400	4.20%
Blue Shield of California	12,200	36.80%
Health Net	380	1.10%
Kaiser Permanente	19,170	57.80%
Total	33,150	100.00%

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.

Effective February 9, 2016, Merced BAR, LLC purchased the property at 2500 Bates Avenue, Concord, California. Cushman & Wakefield of California, Inc. will manage the property on behalf of the new owner.

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 7Cs Center, the Department 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. All invoices submitted for payment/reimbursement for contract expenditures incurred from April 2013 through October 2015 in the amount of \$21,148,950.10. The most recent invoices for the Months of November (\$710,982.79) and December 2015 (1,235,271.13) were mailed on February 10, 2016 and March 8, 2016, respectively and we are awaiting reimbursement for both.

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 as conveyed to our Supervisors and Managers about our Agents. Below is a sampling of these comments received:

- “I would like to express my appreciation for the wonderful patience and clarity explaining everything. It was such a pleasant experience speaking with Nena. She helped me navigate a lot through different things. It was my best experience with Covered California so far. I really appreciate her help. I would really like to express my appreciation for her”.
- “Wonderful job. Roosevelt was very calm and he fixed a technical issue. He is a very helpful gentleman. Give him a pat on the back because he did a great job”.
- “Your rep Luana was extremely helpful. I was getting frustrated with systems problems and she was very professional and very helpful. She walked me through everything. She helped me sign up for Delta Dental. I wanted you to know she should be commended. I hope it brings a bright smile to your day”.
- “Excellent to work with. Claudia was very nice and gave me a sense of hope. Fantastic job”.
- “Connie gave me the best service I ever had! She confirmed I was enrolled, gave me an access code and provided the best service I ever had with Covered CA. She is a true gem”!
- Consumer stated, “Marcus changed my outlook with his excellent customer service. I appreciated his help. I have tears of joy due to the great service I received from Marcus. I

would like Covered California to know that Marcus deserves to be employee of the month”

- "Her assistance was outstanding. Nicole is a keeper. She went above and beyond. She resolved all my issues and answered all my questions."
- Consumer stated, “Gena was helpful, friendly, and fantastic. She had a very nice manner and provided terrific service”.
- “Shamina was delightful to speak with, very helpful, very considerate, very respectful, the kind of people who do a great job”.
- Consumer stated “Heidi was so knowledgeable and articulate. I was confused by a letter I received and Heidi explained it in a way I could understand. She helped me with access, income explanations and answered every question and concern I had”.
- Consumer stated: "I have spent quite some time on the phone with Ca’Naya and she allowed me to ask the same question several times in different ways and never showed any kind of frustration. She is very knowledgeable, very patient. If there is slightest information she did not have she got out her manual or looked on computer and gave the right answer the first time. She just gave me a stellar performance”.

G. Moving Forward

The 7C’s Quality Assurance Team, QAT, has been tasked with updating the California Healthcare Eligibility, Enrollment and Retention System, CALHEERs, for consumers who have submitted necessary verifications that may mandate modifications to their accounts. The QAT and the 7C’s Supervisors received a full day of training from Covered California on March 9, 2016, and began working on these accounts on March 10, 2016. The QAT will be verifying accuracy of consumer accounts and will be contacting consumers to ensure correct data has been entered into the CalHEERs system.

Covered California is closed in observation of Caesar Chavez day on March 31, 2016, and Covered California management has requested that the entire 7C’s assist with manual work on that day as the phones will be closed to the public.

From February 10 through February 12, a unit of CSA I’s was chosen by Covered California Academy to pilot a new search feature in the Knowledge Base System. Knowledge Base stores all policy, procedures and task guides for Covered California. Testing went well and the new feature will have a soft launch at the end of March 2016.

We continue to work with Covered California in taking statewide calls from consumers. The types of calls have changed from enrollment and processing renewals and plan changes to assisting the consumers with special enrollment and tax inquiries. As we move forward through our third Open Enrollment, calls have become more complicated and require knowledgeable, well trained agents to assist. The staff at the 7C’s are extremely dedicated

and remain knowledgeable about current policies in order to assist consumers in obtaining health care coverage.

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 7Cs meets, if not exceeds, all performance expectations.

We continue to establish and maintain close working relationships with the Call Center Management team and are confident that 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.