

White Paper

Proven Solutions for Increasing State Based Exchange Enrollments

The Problem

Exchanges who move from the Federal exchange to becoming independent often find there are significant challenges in making this critical transition. Complex infrastructure and resources such as technology systems, knowledgeable staff, and matured processes all need to be in place for a successful transition and to ultimately increase enrollments. The public image of the exchange is critical to its success not only for the exchange, but also to the brokers, agents, navigators, state, and federal government agencies, and most of all, to the consumers.

States who have transitioned from the Federal Exchange clearly see their top responsibilities are to continually create more enrollments, provide a great customer experience at the exact moment they need to enroll, and convert without losing ongoing leads. Making sure consumers have the accurate and timely resources available to them to make educated decisions on the health insurance plan that is right for them individually or their family, is a huge responsibility. State exchanges must be flexible and adapt to constant changes such as: Changes in Medicaid or other Federal programs, Special enrollment periods, Change of Life events, national or state disasters, pandemics, etc.

The most common challenge is converting valuable Leads that are generated through multiple marketing campaigns. Many times valuable leads are lost or not connected successfully to an agent, broker, or navigator in a timely manner. CRMs are also mistakenly thought of as a solution to manage leads, but they become a black hole where leads have to be proactively managed. Response times can be from hours to days. The goal of a seamless enrollment process is not being achieved. This creates frustration for the consumer, call center, exchange, health insurance carriers, and even the state government.

This leads to the question: What solution could be quickly implemented to insure all these challenges are met?





The History

The Federal Exchange provided a safety net for many states after the Affordable Care Act was passed in March 2012. Many states did not have the technology or process knowledge needed to implement their own exchanges, so they tapped into the federal government's solution. Over the years, states have successfully moved to an independent state-based exchange believing state control would better serve their population. Even though the states can go independent, they still are required to meet certain standards.

Executive Directors/CEOs of independent state-based Health Insurance Exchanges, are overloaded with many responsibilities and challenges.

Top on that list is: increasing enrollments and providing a great consumer experience.

However, there is also a greater long-term need, which is to establish tighter relationships with agents, brokers, navigators, and insurance carriers all while staying ahead of technology needs and ongoing government requirements.

The Solution

There are many unique sales and marketing strategies that states can implement to increase enrollments and to provide a great consumer service experience while managing and converting the leads from all marketing campaigns quickly and efficiently. It is also critical, that PHI, PII and HIPPA guidelines are met along with other regulations when implementing new processes, programs, and technology. What's needed, is technology that can adapt to the needs of the exchange and the consumer environment within seconds to make sure everyone has access to health insurance.



Call Centers:

As part of a potential solution, call centers are sometimes built or enhanced to handle the high volume of questions during open enrollment.



Issues that arise with call centers:

- High call volumes in a concentrated period of time
- Extreme costs to setup and maintain, versus technology solutions
- Frustrated customers with excessively long waiting times on hold
- Not having access to the immediate help needed to enroll in a plan before the OEP deadline
- Lost leads - as customers hang up, leads are not distributed quickly and efficiently through manual processes
- Language barriers
- Demographic concerns
- CRM's routing leads inconsistently
- Staffing issues due to lack of candidates, sickness, or seat capacity in call centers
- Impersonal service and an old school approach



Agent Look Up Tool:

Many exchanges have an online tool where a customer can enter their data and are provided a list of brokers and agents in their area.

Issues that arise from the online listings:

- Multiple advisors in a zip code are just listed in alphabetical order. The consumer is not able to select based on experience, product expertise, language they speak, or other qualifications.
- The advisor or broker cannot indicate if they are currently available – a consumer may have to make several calls before they reach a broker – or give up after a couple of tries.
- This tool adds to the poor customer experience as the consumer is unsure as to whom they should select
- Look up tool is not automatically updated for agents, brokers, and navigators who are no longer in business, do not meet licensing requirements or new agents that have recently been accepted

Help On Demand Enhancement:

Help On Demand is a cost-effective solution which seamlessly integrates into any call center environment or can even be the solution for establishing an inexpensive call center. By routing overflow leads through our Synapse intelligent lead distribution technology, customers are connected to an agent or broker within minutes.

- No Lost leads, 100% consumer contact and connection
- Reduce call center costs, and allowing better use of time and resources towards marketing
- Customer satisfaction scores are improved
- In some instances, this technology can replace the need for a call center – consider that most call center reps are not licensed and cannot give advice on selecting plans which often leads to greater frustration for the consumer
- Can be utilized in seconds for unexpected Special Enrollments Periods (SEP) such as COVID, etc.
- All done through technology and NO manual processes
- Cost effective
- Consumers are connected to an available agent, broker, or navigator in seconds
- 24/7 “Live and On-Demand”
- Real time metrics and reports
- Adapts to change for emergencies, special enrollment periods, etc.



Help On Demand Enhancement:

With Help On Demand's integrated web form the consumer can enter their information and is matched and connected in seconds with a broker, agent, or navigator based on their requirements and needs.

Many state exchanges use this cost-effective solution to seamlessly increase enrollments year after year. Help On Demand has increased consumer satisfaction scores, built a tighter bond with the carriers and the agents/brokers and navigators, increased enrollments, and never lost marketing leads in the 6 years of utilizing this technology.



The Benefits

Some of the technology's features include but are not limited to:

- Quick implementation – Up and running in 30-45 days or less
- Never lose a lead, 100% consumer contact
- Personal account executive assigned
- Training provided
- Real time reports and metrics to track leads and marketing campaigns
- Used as a solution with Healthcare.gov and three independent state exchanges
- Configured to each exchange's needs and products
- Provides a competitive advantage
- Branded to the specific exchange
- Tracks multiple marketing campaigns
- Increase consumer satisfaction scores
- Increases ROI
- Reduces consumer acquisition costs
- Enhances call center and reduces cost. Technology can be used as a call center and to qualify consumers, also utilizes IVR capabilities
- Technology can integrate with other technologies such as CRM, Learning Management systems, internal compliance, etc.
- Utilizes a mobile app, text, computer, or all three
- Adapts to special enrollment opportunities



Get Started

Set up a quick 15-minute discovery call and learn how Help On Demand can be used with the best practices of the leading insurance exchanges. These exchanges have trusted and successfully increased enrollments with our technology for over 5 years.

Our technology will provide you with a competitive advantage by connecting customers to your available team members in seconds which lowers customer acquisition costs, increases customer satisfaction and bottom line.... It delivers a quick ROI!



About "Help On Demand"

Brought to you by Big Wave Systems, Help On Demand uses Synapse technology which delivers a practical solution that quickly and intelligently uses a customizable algorithm to match each lead with an agent, broker, navigator, or sales rep.

Using HOD Technology



SITE VISITORS

60%

Become a Lead

25%

Want to Learn More

6-12%

Purchase



Contact Me Today: John Neumeier

john.neumeier@helpondemand.com | Vice President National Sales (720) 759-8135