GO COMMITTEE #1
June 11, 2015
Worksession

MEMORANDUM

TO: Government Operations and Fiscal Policy Committee

FROM: Justina Ferber, Legislative Analyst

SUBJECT: MC311 Intake for County Employees and Retirees
Office of Human Resources

Those expected for this worksession:

Shawn Stokes, Director, Office of Human Resources (OHR)
Kaye Beckley, Manager, Business Operations and Performance Division, OHR
Karen Bass, Manager, OHR Health Insurance Team
Patrick Lacefield, Director, Office of Public Information
Leslie Hamm, Manager, MC311

MC311 Issue

During the GO Committee's worksession on the OHR FY16 Operating Budget, the Committee discussed with OHR the intake by MC311 of calls from County employees and retirees inquiring about benefits. The budget packet noted the Council Office received correspondence and phone calls from employees and retirees asking why they must first go through MC311 to inquire about benefits instead of directly talking to Human Resources staff. Committee members expressed concern that calls regarding employees' personal benefits were being screened by MC311 call takers and not directly answered by Human Resources staff. The Committee requested that this issue be placed on its post-budget agenda so that a fuller discussion could take place.

OHR/MC311 Terminology

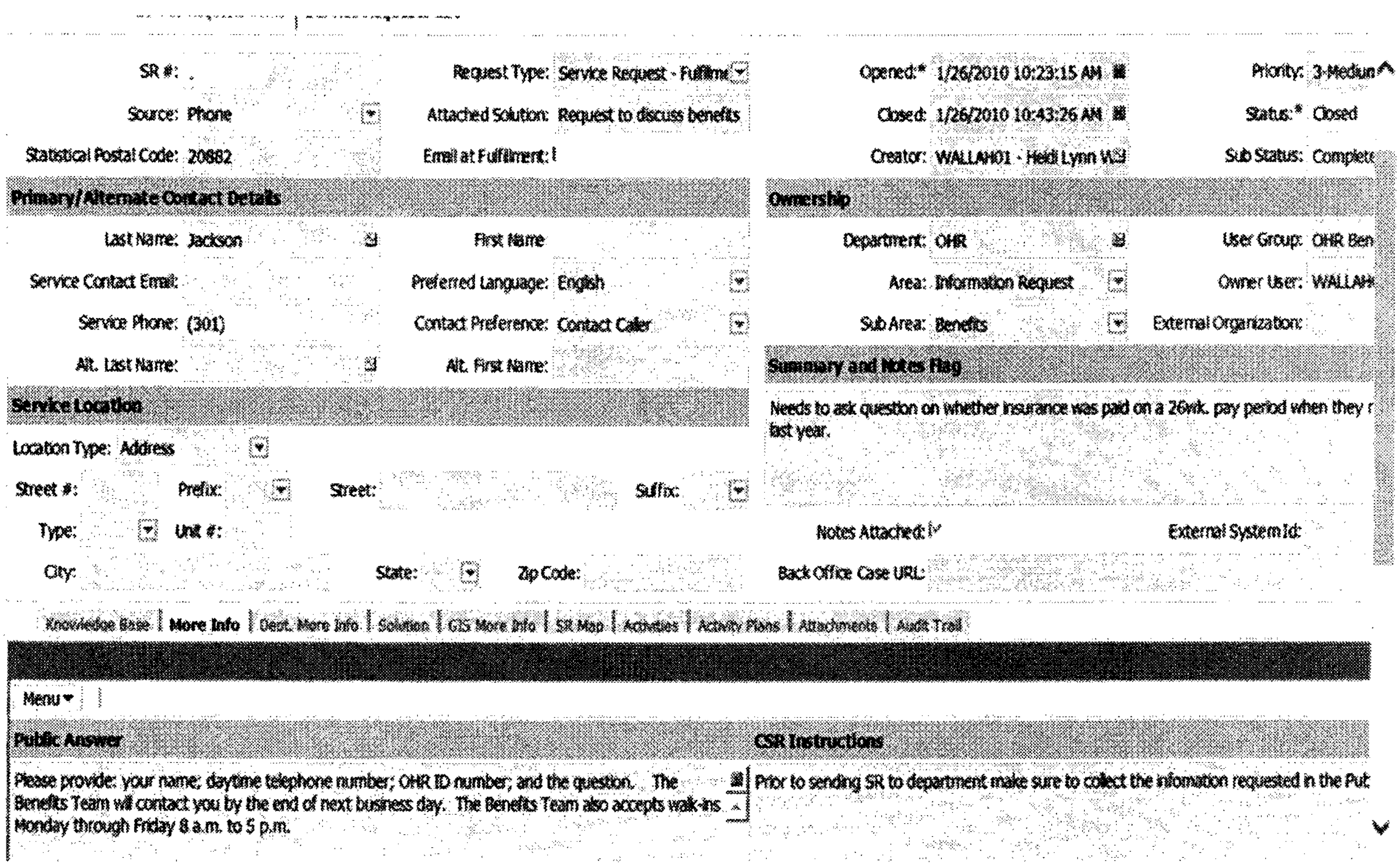
Below is the terminology used by OHR and MC311:

Customer Care Center – Staff of the OHR Health Benefits Team
CSR – Customer Service Representative (Call taker in MC311)
Customer – Employee/Retiree/Family Member who is enrolled in County benefits
KBA – Knowledge Base Articles (Information/scripts provided to MC311 Customer Service Representatives to respond to calls)
SLA – Service Level Agreement (The agreement OHR has with MC311 to provide responses to the Service Requests within agreed upon timeframes)
SR – Service Request (a report on a call taken by an MC311 Customer Service Representative)

Background – The Move to MC311

In May 2014 MC311 started taking OHR's health benefits calls. There is no longer a phone number or email account for employees to call or send inquiries directly to the OHR Health Benefits Team. All calls go to MC311 as this is now the message taking system for the Health Benefits Team. In addition, employees or retirees can access www.MC311.com and create Service Requests (SR) at any time. OHR moved to MC311 as its front line customer resource and provides MC311 Customer Service Representatives with Knowledge Base Articles (KBAs) so that general inquiries can be answered and resolved immediately. For anything that cannot be answered by MC311, a Service Request (SR) is routed to the OHR Health Benefits Customer Care Center where someone directly contacts the employee/retiree. Most calls are completed the same day. OHR continues to monitor its KBAs and works with MC311 to ensure that Customer Service Representatives have sufficient training to be able to assist customers.

Below is a sample of the information that is collected during a call.



Reasons for Moving to MC311

One reason for the move to MC311 was to ensure that customers are getting to the correct County office for answers to questions. Previously, the OHR Health Benefits Team received numerous calls related to County payroll, HHS, retirement or other OHR programs and were unable to focus solely on benefits. The Health Benefits Team concluded, after 6 months with the new system, that MC311 allowed them to resolve issues and answer questions faster.

Another reason for the move to MC311 is the number of customers served by the Health Benefits Team. This number continues to increase – averaging between 5% to 8% growth each year. The Health Benefits Team, comprised of 7 full-time employees, serves over 30,000 employees, retirees and family members today, not counting employees who leave County service and still have to be offered COBRA. Health Benefits Team members have other responsibilities including conducting retirement seminars, holding new employee briefings, processing employee benefits and other duties required to administer the County group insurance and retirement benefit programs. Customer satisfaction surveys are conducted by the team.

MC311 collects data for OHR on response times, number of calls, topics, time of calls, duplicate calls, etc. OHR monitors these numbers every two weeks. Other departments/offices that take "internal calls" on MC311 are Finance/Payroll, MCERP (disability and retirement) and other OHR divisions.

Response Time

Calls to OHR about employee and retiree benefits are taken by MC311 Customer Service Representatives (CSR) who respond to generic questions and do not ask for personal information. Most calls are completed the same day. About 70% of the calls can be answered by MC311 CSRs who are scripted to respond to general benefits questions. Examples of KBA generic questions and answers are attached at ©1. When a CSR cannot answer a question and the caller has an immediate, critical need, the CSR forwards the call by Service Request to the OHR Customer Care center for an instant response. An example of a critical need would be an employee standing in line at the pharmacy who needs an immediate response about medications or someone who is unable to receive health or emergency care.

By calling MC311 and telling the CSR that their issue is urgent an employee/retiree can get an immediate response from OHR. The MC311 system has different priority levels; "1 ASAP" gets immediate attention and those SRs are taken out of order to assist the employee/retiree. OHR works to resolve the issue as quickly as possible for the employee/retiree. Call volume is higher during open enrollment so response times may be a little longer at that time of year.

Privacy Issues

People have expressed concern about privacy and MC311. No one is required to reveal personal or confidential information to MC311. The employee/retiree is free to say "I have a personal health insurance situation and need to speak to a member of the Health Insurance Team." MC311 will create the SR and forward it to OHR.

The MC311 CSRs are specifically told not to take any personal information, and even if they are given personal information they will not record it. OHR cannot stop anyone from self-disclosing. If a customer tries to provide personal information, the CSR promptly informs the customer that MC311 does not take/receive personal/confidential information from customers and that this information must be given to OHR directly. The information in the KBAs lists the information needed from the caller. Personal information requests are not part of the KBAs, which are what the MC311 CSR uses to assist the customer and create the Service Request.

Customer Survey

The 2014 County Internal Customer Satisfaction Survey identified the theme that employees do not want to have to go through MC311 for answers to questions, and there was a lack of returned messages and calls.

In a follow-up to the Survey, OHR advised they were addressing existing concerns and negative perceptions regarding use of the MC311 system; these include assessing whether they need a Benefits Specialist to be situated within the MC311 Call Center, perceptions of decreased levels of customer service, and concerns about employees feeling they need to provide personal information to a Customer Service Representative.

OHR advises Council Staff they are preparing to do a major communication campaign on the OHR/MC311 partnership so OHR can address some of the concerns that employees and retirees have raised.

Questions

Questions to consider when discussing MC311 with OHR:

- Is there a plan for returning benefits calls to the Benefits Team in the future?
- How will OHR educate employees and retirees about the role of MC311 as a "call intake system"?
- How does an employee know not to provide personal information?
- What are the plans for improving the perception of reduced customer service to employees/retirees, and for making employees/retirees feel secure about personal information?
- OHR is meeting its Service Level Agreements over 85% of the time; what are the plans for improving this number?

Attachment: Sample of KBA – Knowledge Base Articles ©1

F:\FERBER\16 Budget\Operating Budget FY16\OHR\OHR GO Comm MC311 6-11-15.docx

Topic	Public Answer	CSR Instructions	SLA
Employee - Insurance Claim Form	Insurance claim forms may be obtained online through the Office of Human Resources website by clicking the link below. Claim forms can also be obtained by calling the Insurance Company number that is on the back of the Insurance Card.	CLOSE SR	1 day
Employee - Insurance Claims Issues	Employees should first call the Insurance Company to find out exactly why the claim was not paid in full or properly. A customer service representative can be reached by calling the number on the Insurance Card. Insurance Providers numbers are also listed on the "Health Insurance Contacts" list. <p> If the issue has not been resolved by the Insurance Provider, please provide: the employee's name; daytime telephone number; home address; indicate whether they are a current or retired employee, and provide a brief description of the response of the Insurance Provider.	Ask caller if they have contacted their Insurance Company, if yes then: Prior to sending SR to department make sure to collect caller's full name (ask them to spell), daytime telephone number, street address, email address, indicate that they are current employee, brief description of the problem, and response of Insurance Provider.	5 Days
Employee - Insurance Requirements to Add Dependents	Dependents can be added to or removed from insurance coverage. The County allows sixty (60) days from the date that the event took place to submit the documentation for status changes. If proper notification and documentation are not made within the 60 day timeframe, the next opportunity to add or delete dependents on insurance coverage will be during the Open Enrollment period. See the "Eligible Dependents for Health Coverage" document for status change requirements.	CLOSE SR	1 days
Employee - Life Insurance Amount	This information is available in Employee Self-Service. From the Single Sign On logon page, click Oracle Employee Self Service (ESS), then Go to Employee Self Service. Next, click on MCG HR Employee Self-Service, Self-Service Benefits and then select the Active Mandatory Benefit Program and click next. The Basic Life Insurance face value is displayed. <p> To view Optional Life insurance, go back one step, select the Active Employee Benefit Program and click next. The face value of this policy is listed under "Benefit Selections".	Give information in Public Answer then Close SR. If caller does not have single sign on access, obtain the customer's full name, mailing address, email address, telephone number and include a brief description of the customer's request.	7 Days

Topic	Public Answer	CSR Instructions	SLA
Employee - Add or Delete Dependents on Group Insurance	Employees must complete the appropriate election form ("Employee Health Insurance - Forms" link) to add to or delete a dependent from a Montgomery County Group Insurance Plan. See eligibility information and additional documentation required in the Required Documentation and Dependent Eligibility sheet under the Changing Your Insurance section ("Employee Health Insurance - Materials" link).<p> Newborns are covered as of the date of birth, the County will accept hospital discharge papers for the first sixty days. Birth Certificates are required as proof of eligibility and should be submitted upon receipt. For all dependent additions and deletions, employees must complete the Dependent Coverage section of the Health and Life Insurance Election Form ("Employee Health Insurance - Forms" link).<p> Submit completed forms and required documentation to Office of Human Resources, Health Insurance Team, 101 Monroe Street, 7th Floor, Rockville, MD 20850.	Give caller information, then CLOSE SR. For further assistance, please provide the customer's full name, telephone number, email address, and mailing address along with a brief description of the issue or question.	1 Day
Employee - Affordable Care Act Marketplace Exchange	The following resources are available to residents. Residents in Montgomery or Prince George's County may visit Health Care Reform - The Capital Region Health Connector Maryland residents may call 1.855.642.8572 toll-free (1.855.642.8573 TTY) or visit Maryland Health Connection. Those residing outside of Montgomery and Prince George's Counties, visit Health Insurance Marketplace for contact information.	CLOSE SR.	1 Day
Employee - Anthem Data Breach	Information about the Anthem data breach may be found by clicking on the link below or by calling 1.877.263.7995.	CLOSE SR.	1
Employee - COBRA Claims Issue	When experiencing a claims issue on COBRA with one of the group insurance plans, first contact the plan carrier. The phone number can be found on the insurance ID card and also on the "Health Insurance Contacts" list. If unable to resolve the issue through the plan carrier, please contact Benefit Strategies, the company that handles COBRA. Benefit Strategies can be reached toll free at 1.888.401.3539 or visit their website by clicking on the link below.	CLOSE SR	1 day

Topic	Public Answer	CSR Instructions	SLA
Employee - Caremark, Standard Option Prescription Plan Annual Deductible Issue	Due to a Caremark system issue, the $50 annual deductible for 2015 was applied to all Caremark Standard Option plan accounts in the fall of 2014. Caremark will send letters and refunds to all affected participants as soon as possible.	CLOSE SR	1 Day
Employee - Changing Beneficiary	Beneficiaries can be changed at any time by completing the life insurance and Salary/Annual/Comp leave Beneficiary Forms that are available on the Office of Human Resources website. Keep a copy with the employees important papers and send the original to Executive Office Building, Office of Human Resources, Records Management, 101 Monroe Street, 12th floor Rockville, Maryland 20850.	Give caller information then CLOSE SR. If caller is inquiring about Retirement or 457 Deferred Compensation beneficiary forms, use MCERP KBAs. If all beneficiary forms are requested, two SRs need to be created (one for MCERP and one for OHR Health Insurance). If caller participates in MassMutual 457 plan through their union, give caller the following contact information: Keir Richter, 410.207.3070, keirrichter@massmutual.com.	1 day
Employee - Death of a County Employee or Employee's Dependent	Upon the death of active employee or employee's dependent, notification should be sent to the Health Insurance Team. The Team will provide notification of any amounts payable to any designated beneficiaries. To initiate a request regarding health or life insurance, please provide: requestor's name; daytime telephone number; name of deceased and street address; the date of death; was the deceased a current, retired or former employee; relationship to deceased. <p> A Health Insurance Team member will respond, within 2 business days, to discuss this request and provide an expected completion date.	Express condolences for the caller's loss. Prior to sending SR to department make sure to collect all of the following information: caller's name; daytime telephone number; name of deceased (ask the spelling) and street address; the date of death; identify whether the deceased was a current, retired or former employee; relationship to deceased.	60 Days
Employee - Domestic Partner Imputed Income and Defense Of Marriage Act	In early October 2013, employees with domestic partners received a mailing at home regarding imputed income and the health/life insurance changes under Defense of Marriage Act (DOMA). For assistance with imputed income, employees should consult a tax advisor who can assist with this Internal Revenue Service (IRS) regulation. For assistance with health and life insurance elections, follow the instructions on the letter or click the link provided.	Provide information and CLOSE SR. If the caller has additional questions, please send a SR and include the customer's full name, mailing address, email address, telephone number and a brief description of the customer's request.	2 Days