

CASE STUDY: MEDICARE ADVANTAGE (SALES OPERATIONS CENTER)



Medicare Advantage AEP (Sales Operations Center)

- Medicare AEP is *the* critical enrollment period for MA
- *Seasonal* staff often used to support AEP in varying roles (Q&A, seminars, 1:1's, sales operations center)
- Historical *close rate* for seasonal staff 20% lower than full time staff
- *Lean* used to design, document and implement a new selection and onboarding process for all seasonal support
- Year 1 *close rate* increased 36+% for seasonal staff; record enrollment (+84%; \$19+mm)
- Year 2 *close rate* increased additional 18+%; 2nd enrollment record (+18%, \$23+mm)

LEAN SOLUTIONS: MEDICARE ADVANTAGE SALES (AEP)

Overview: The Medicare Advantage AEP is short period where during open enrollment, Medicare members are able to choose the Medicare plan of their choice. The period beginning in early October is key as *seasonal* workers are often used to support roles fielding phone calls, answering questions, supporting seminars, conducting 1:1s, and also *enrolling* newly eligible and open enrollment candidates. These activities are too often supported by (seasonal) staff who themselves may be new or unfamiliar with the nuances of the MA product. This lack of familiarity with the process, product and/or Medicare protocols can be seen in the comparisons of the *close rate* of seasonal staff vs full time staff. With each new MA member representing ~\$9600/yr in Medicare premiums, closing the gap between the full time staff and seasonal staff represented a very specific opportunity for the business.

The challenge at hand was straightforward. How do we accelerate the learning curve of seasonal staff so that they are not *practicing* with real members, real prospects and real phone calls. In this case a **Lean Event** structure was used to define the skills competencies most appropriate for this type of position. The premise was that in building a *process* to onboard and prepare our seasonal staff (i.e. to build an onboarding module that captured and shared key lessons, key words, key phrases, and standard work),

that we could fundamentally prepare our seasonal support to act, behave, and *close* at a very similar rate to our full time staff. Understanding that not all *skills* can be learned (fast enough) to be as *fully functional on day 1 as a full time employee*, a Myers Briggs type test was also used to qualify personality preferences of candidates.

Understanding that many of our most experienced full time staff had developed their own *tips and tricks*, and in many cases their experience was such that they *did not know how much they knew*, the team used input from both experienced and seasonal staff to develop a skills competency matrix and the training materials to be used during the onboarding process. Understanding that not all experience can be learned via books and written tests, dozens of audio recordings of the 12 most challenging and most opportunistic calls were used to *practice* explaining, describing and *closing* on the right type of plan for the type of candidate.

Case Study: A case study with a 5 star health plan focused on *increasing Medicare Advantage enrollment*. Focusing on processes used to support *ramp up* for the Medicare AEP, processes and systems were built to increase the *close/conversion rate* of seasonal support staff (28%) compared to the full time staff (35%). See results below.

Lean Event: Medicare enrollment

* 2012 AEP: Increased *close rate* for seasonal staff 36+% and all staff 20+%. Record enrollment resulting in 84% increase in enrollment from previous record (\$19+mm in increased annual MA premiums)

* 2013 AEP: Refined (from 2012) the selection process, training modules, pre AEP training curriculum, processes, systems resulting in an increase in total AEP enrollment of 18% from the previous record year (additional \$23+mm in annual MA premiums from baseline).

