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Call Center Outsourcing: How to Make Decisions

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When it comes to making call center outsourcing decisions, organizations often ask the following questions:

- Is the HR team prepared to support the call volume generated from the 1095 forms?
- With tax time quickly approaching, how many reprint requests do we expect?
- What is the staffing model for open enrollment or term vested buyout windows?

Outsourcing in these types of scenarios can be a difficult decision but, in some cases, provides a great opportunity to leverage additional trained individuals as an extension to an HR department's daily responsibilities. Let's face it, each day brings ever changing needs and requires a greater need for flexible solutions.

Opportunities to Consider a Call Center

An experienced call center can provide significant value in handling the bulk of calls during open enrollment or a term vested buyout. With participants more involved in the health insurance selection process, these individuals are more engaged and can create a need for companies to staff up, typically for months at a time, to support the bulk of the call volume.

Some organizations use temporary hires to ramp up staff to handle the call volume. A cost benefit analysis is helpful to determine the hard costs, administrative challenges, and the risk of quality and experience factors. Also consider that the call center is the 'voice' of the firm to most employees and retirees. This is their point of contact to the organization thus ensuring quality customer service is crucial in maintaining the reputation of the firm.

Fear of the Unknown: Trained Call Center Team

Having a call center of fully trained, experienced professionals to act as an extension of the organization is an important factor to consider to preserve the organization's brand. Depending on the type of call center support needed, from daily administration to larger one-time projects such as term vested buyouts, a detailed list of typical employee questions, and appropriate responses will be developed. For example, regarding term vested buyouts, typical types of calls can range from "Why am I receiving this packet" to "How can I be sure my lump sum is accurate?" to "When can I expect to receive my payment?" Most of these questions are repetitive in nature and, while not difficult to answer, the bigger challenge is the sheer volume of questions. Consider the best service delivery model for your organization to support these call volumes.

Some call centers have nimble dynamic training programs to support this type of project.

Call Center Scalability for Special Projects

When the Affordable Care Act was signed into law, it created a new requirement for companies to provide proof that participants had health insurance available for the previous year. Organizations mailed these 1095 forms to employees and typically received calls with numerous questions from recipients. This is an example of a short-term special project to discuss with your call center vendor to determine its ability to quickly adapt to new initiatives. Some call centers have nimble dynamic training programs to support this type of project.

Tax time is another very busy time of the year. Without fail, employees call looking for their 1099R forms prior to the mandatory 1/31 mail date. When a reprint is necessary, commonly a change of address is also required, if the employee moved since the last known address on file with the employer. This is another opportunity to tap into the expertise of a call center to support the excessive volume of calls which can dramatically impact the productivity of an HR department.

Backup Plan if an HR Department Team Member Leaves

What do you do if a key member of your HR department quits? What timeline is required to find a replacement? What happens to calls and requests in the meantime? Many companies have a plan in place for an HR team member's departure, but some do not.

This scenario represents yet another opportunity to tap into a call center with a team of HR benefits educated individuals.

Filing Employee Records & Fulfillment to the Rescue

Do you still have a file room lined wall to wall with old paperwork? Is your current solution set up to support electronic records rather than paper copies? Have you considered going paperless? A call center and fulfillment center solution can help you get there.

Some fulfillment teams work in conjunction with a call center and use a bar coded digital filing system to simplify processing employee paperwork to save significant time while accurately managing employee records. The fulfillment center is a key component of ongoing administration and projects such as term vested buyouts, open enrollments or audits. There is a significant time savings benefit to electronically managing important documentation which is such an important part of the benefits administration world.

Findley's Call Center and Fulfillment Center currently serves more than 200,000 employees and participants across 300+ clients for health benefits, retirement benefits (including pension, 401k and retiree medical) as well as special projects. For more information, contact Doug Sheffer, 847-592-6650, doug.sheffer@findley.com.