

CHAPTER 23

CONCIERGE-STYLE EMPLOYEE CUSTOMER SERVICE



If you trust Google more than your doctor, then maybe it's time to switch doctors." – Jadelr and Cristina Cordova

What Is Concierge-Style Employee Customer Service?

Concierge customer service addresses a substantial challenge that exists for health consumers today—namely that the benefit and health care ecosystems are enormously complex and costly to understand and navigate. Current trends toward high deductible plan design only amplify the time and money required by you and your employees to make more intelligent decisions. Proliferation of solutions that address one or two discrete consumer needs, such as scheduling, price transparency, or finding a provider, still leave the individual to synthesize information across disparate sources, often during a serious health crisis.

Concierge service is the conductor that harmonizes much of this discord and fragmentation, providing one point of interaction and distilling complex information down to actionable guidance.

How Does It Work?

Concierge services are available as a subscription benefit for employees in value-based reimbursement contexts. They come in different forms. At one extreme, there are progressive concierge services driven entirely by algorithms that offer guidance based on machine learning. At the other extreme, there are more traditional, high-touch, one-on-one concierge services. In the middle, there are hybrid models built on “human-driven” technology, offering a balance between live support and technology-driven solutions. Members can speak with live support or, if they prefer, navigate through an intuitive mobile or web interface.

Members can access a broad spectrum of support services in a single interaction or series of interactions. Specifically, the concierge can provide:

- Triage
- Explanations of appropriate and available care
- Selection of plan-approved locations
- Help scheduling care
- Cost estimates
- Advocacy for claims and billing questions

The key to an effective concierge experience is integration of information so employees have hassle-free access to simple and actionable guidance on any issue when they need it. To make this work, concierge services are ingesting more and more data to improve the value of their support, tapping into information about plan design, provider networks, real-time benefit consumption (e.g., deductible and out-of-pocket status), individual preferences, and cost and quality data.

Why Should You Support It?

Concierge services integrate and coordinate a vast array of fragmented solutions into one location, enhancing engagement and optimizing benefit use at lower costs.

Employees who understand the implications of their consumption decisions are empowered to more intelligently navigate the care system. This means they can avoid unnecessary expense. As consumers use concierge services frequently and stretch their health care dollars further, risk-bearing employers, insurers, and providers can accrue savings as well.

Many programs that employers have invested significant dollars in, like the small number of appropriate and effective workplace wellness programs, require years to deliver return on investment. Concierge services can deliver savings in year one by guiding your employees away from unnecessary high-cost care.

Concierge support at “critical moments” builds lasting loyalty among employees. Helping individuals understand their benefits and access the optimal care in a time of need capitalizes on powerful teachable moments to build awareness of how individuals can be smarter health care consumers on an everyday basis. Finally, concierge services can be implemented off cycle and introduced successfully in advance of open enrollment as a benefit that can help employees select the best plan for their circumstances. Many times, employees are more comfortable selecting higher deductible plans when they know they will have concierge support as they navigate the care system.

What are The Key Elements to Look for?

1. Network Directories

Robust concierge offerings integrate the appropriate provider directories to accommodate complex network designs, including centers of excellence, onsite care clinics, or high-quality networks. The concierge directs members to the highest tier

in-network providers for the highest level of care at the lowest cost, avoiding low-value providers and the costs incurred as a result.

2. Price Transparency

Concierge services should help employees prepare both clinically and financially for appointments by explaining the cost of an encounter upfront.

3. Scheduling Capability

Exceptional concierge services go a step beyond and schedule care on the employee's behalf.

4. Understanding of the Individual Consumer

A hallmark of true concierge care is a deep understanding of the individual consumer—including preferences and health profiles—so that care itineraries are personalized and thus more likely to be followed.

How Can You Ensure Quality?

Before contracting with a concierge service—and when considering renewal—ask to see documentation of the following:

- **Engagement** – What portion of a concierge service's potential population is using the service and how frequently?
- **User satisfaction** – What is the Net Promoter Score associated with the concierge service? In other words, would members recommend it to a friend or loved one?
- **Savings** – What savings has the concierge service delivered for members to date?
- **Marketing support** – What steps does the service take to reinforce member awareness on a regular basis through marketing campaigns, webinars, incentives, etc.?

What Challenges Can You Expect?

1. Employee Education

Such models will require continuing messaging and clear, easy-to-understand action steps so that concierge services remain top-of-mind for employees when the need arises.

2. Data Sharing

It could be difficult for your concierge service to obtain pricing and quality information from local providers. Since it is your spend, you have a right to this information, and experienced concierges can overcome this barrier.

What Action Steps Can You Take?

Ask your broker, consultant, insurer, or TPA if they are familiar with concierge offerings and how they may benefit your health plan.

Evaluate the return on investment from your current benefits toolbox by assessing member utilization rates and savings. If employees aren't using the tools, they may be overly complex, incomplete, or fragmented.

Survey your employees' aptitude for understanding and efficiently navigating the benefits landscape. Do they have an easily accessible resource to guide them through the lifecycle of a health care episode? Are they able to use the appropriate resources at the appropriate time to make educated decisions at the point of service?

Additional Resources

Please go to healthrosetta.org/health-rosetta for ongoing updates, including lists of concierge customer service organizations, case studies, best practices, toolkits, and more.