



## Educating Employees

### *How to use customer service to reduce your costs*

Most people call customer service when they have a problem or a complaint. But proactively using customer service to get information or ask questions could help employers, and their employees, save on their health care costs.

“While some large group employers may have a customer service line dedicated to their account, small and midsize employers also can benefit from educating their employees about the customer service department,” says Karen Gotsch, manager of Customer Care at HealthLink, Inc.

#### **In an ideal world, how should customer service function for a health plan?**

Ideally, customer service should function as a go-to resource for employees looking to get the most from their benefit coverage. Customer service can find providers that meet employees’ needs and participate in their health plan, ensuring they receive the highest level of benefits on medical services.

Customer service can also help employees determine what services are covered and whether or not they need pre-certification. Otherwise, employees could end up paying more out-of-pocket if they receive care that isn’t covered.

#### **What’s the reality for many companies?**

Many employees are still not well educated about their health plan and the best practices for maximizing their benefits. Employees often assume they’ll receive their full level of benefits,

no matter which doctor or facility they choose, which isn’t necessarily true. They don’t always understand or take into consideration that there may be exclusions or limits associated with their health plan.

#### **How should employers educate their employees about customer service?**

Employers have a unique opportunity to educate their employees about their health plan benefits. Employers should focus on having the information readily available so it is easy to access when a question arises. Open enrollment is prime time to talk about benefits as most employees are engaged in the decision-making process at that time. It’s also important to use easy-to-understand layman terms and avoid terms that are highly technical when possible.

Employees need to be aware that customer service is available as a resource to help with any questions or concerns.

#### **Do smaller companies concerned about resources and time need to take a different approach?**

Employees should be educated about their health plan benefits no matter the size of the company or employee group — and it doesn’t have to take a lot of time and resources. Employers should utilize communication avenues they already have in place, such as their website, employee newsletters and other internal communications. Smaller companies that don’t have a corporate intranet or newsletter could try making

benefit education a part of their next scheduled team meeting, or simply send an email out to their employees.

#### **What are the benefits of being proactive?**

Using customer service as a proactive resource can positively affect employees in a number of ways. Taking the time to find a provider that is a good fit and that participates in their health plan can lower out-of-pocket costs. They can also utilize customer service to determine what their out-of-pocket costs will be, whether or not certain procedures are covered and if there are pre-certification requirements.

This sort of education can ensure employees don’t receive a surprise bill, and it gives them the knowledge they need to review their Explanation of Benefits (EOB) for accuracy to avoid overpayment.

#### **What else is important to know?**

Employers should educate their employees about any self-service options, such as online bill pay or how to search for a doctor. These tools can save employees time and help them get the most from their health plan in a way that is easy and convenient.

Employees should always review their EOBs for accuracy before paying a bill. It is important for employees to understand that they may have different plans for different benefits so they know whom to call with questions. Keeping all of this important information together and easily accessible when calling customer service is also a great way to save time.