



Oregon Educators Benefit Board

**Customer Service Model  
Final Recommendations:  
Processes, Considerations, and  
Roles and Responsibilities**

February 2008

### **Administrative Workgroup Customer Service Recommendations**

The OEBB Administrative Workgroup has extensively discussed several different customer service options to determine what model will best serve school district and education service district (ESD) employees, as well as staff, who are currently providing assistance or have a role in administering the benefits within districts.

OEBB will have nine customer service staff in addition to the Systems Administrator and Benefits Manager positions that support the customer service function. These activities include providing assistance related to eligibility, enrollment, and benefits offered by OEBB. We will have a phone call queuing system that will allow calls to be routed to the appropriate staff and answered in the order received. There will be both a local number and an 800 number available for district benefit management personnel and employees. These numbers will be listed on all OEBB written communications. In addition, there will be designated staff to provide training to districts in different venues, using different options and methods. OEBB will provide districts with a designated OEBB contact name and number during the implementation and transition phase. OEBB will schedule regional meetings with district Business Managers to provide opportunity for their feedback and questions regarding process and system development and implementation, and other topics as needed.

This Customer Service Model recommendation is based on the administrative functions currently provided by the majority of districts and the Administration Model previously approved by the Board. The workgroup recommends a partnership between OEBB and the districts that will provide both effective and efficient use of resources.

### **The Process**

OEBB sent a survey to the business managers listserv group e-mail to identify specific services and functions related to the administration of benefits, who is performing certain activities, including training and the amount of time spent of these functions.

The results of the survey indicate the level of customer service needed to support each district, and help further support the recommended roles and responsibilities of carriers, districts, and OEBB staff.

Evidence from the survey ensures that OEBB must deliver a comprehensive customer service process that aligns resources to effectively manage the benefits offered by OEBB. The customer service process entails:

1. Supporting all districts and individual members with the resources to answer all benefit-related questions and support the administration of benefits. Resources may include OEBB staff, designated district personnel, carriers, and online tools.
2. Ensuring effective policies and procedures are in place for a district or ESD to transition successfully to OEBB.
3. Preventing duplication of resources.
4. Providing districts and ESDs with the knowledge, tools, and training to maintain efficient operations of benefit plan management as further specified within the roles and responsibilities section.

5. Determining the level of training necessary for employees to accommodate the needs of districts.
6. Developing a plan to assist, guide and tutor the districts with benefit plan administration changes as they occur.
7. Providing an opportunity for feedback focused on continuous improvement.

### **Considerations**

Districts and employee groups have many different eligibility rules and requirements. OEGB's intent is to ensure that districts maintain the first line of communication with their district members. OEGB believes the districts have the knowledge and expertise to provide the most accurate interpretation of the eligibility rules as determined by the district's agreements or rules. Thus, the Administrative Workgroup recommends that districts maintain the same level of customer service that currently exists within their district; OEGB acknowledges that districts have varying levels of support and wants to provide the level of customer service needed by each district. OEGB does not plan on duplicating support and efforts in districts where these exist, but will work with districts to ensure the appropriate tools and resources are available to administer OEGB benefits.

This recommendation will decrease the possibility of inaccurate information being given by OEGB staff to members, and the workgroup anticipates that districts will want to provide interpretations, in addition to having greater knowledge, and more familiarity with their district or group.

According to the survey results, the average time spent each week answering benefit-related questions and completing benefit-related functions averages eight hours per week. These questions and functions include eligibility, enrollment, benefit coverage, premium collection and deduction, and payment.

Following are the proposed recommendations describing the roles and responsibilities related to OEGB Customer Service benefit functions:

### **Roles and Responsibilities**

Based on the intent and considerations made above, the Administrative Workgroup recommends the following roles and responsibilities of districts and ESDs, OEGB staff, and plan carriers:

#### **School District and ESD Responsibilities:**

- Determine eligibility (identify employees who meet the criteria of the SD eligibility threshold)
- Select benefit plan options for each employee group and notify OEGB.
- Continue current practices of providing new employee orientations, benefit information packets, etc.
- Distribute information provided by OEGB regarding benefit plans, the enrollment process, or other related information. Information will be available both in hard copy as well as on the web for administrators to download, email, or print

- Notify OEGB staff of member eligibility status via online entry or electronic file.
- Answer eligibility, benefit and plan design questions for members at the district level (if the district has the capability)
- Send premium payments to OEGB
- Assist in administering the open enrollment process (notification to employees, educate on options, etc)
- Update member eligibility records with Qualified Status Changes
- Reconcile eligibility to the premium payments

**OEGB Staff Responsibilities:**

Collaborate with districts to ensure that training, information and assistance is available in all areas of benefit administration. This includes, but is not limited to:

- Systems and processes related to member online eligibility and enrollment
  - Training possibilities might include things such as presenting during the annual mandated “in service” day (this would typically be covering open enrollment)
  - Making certain that the appropriate carriers are available during any open enrollment training that OEGB staff may be presenting
  - Utilizing remote training opportunities using applications such as Goto Assist
- Premium payments and reconciliation
- Questions about plan design and benefits
- Open enrollment materials (summaries, documents, etc.)

Collaborate with district benefit and human resource staff to ensure members have access to knowledgeable staff OEGB staff will provide member assistance directly, as needed, or as requested by districts due to lack of internal resources. This may include, but is not limited to assistance with:

- Processes related to member online eligibility and enrollment
- Enrollment or qualified status change confirmation or questions
- Plan comparisons or differences
- Benefit or service coverage questions
- Links on the website for members to gain access to the member handbooks and other benefit information related to their benefit options

**Carrier Responsibilities:**

- Provide member assistance regarding claim processing questions such as payments and denials
- Provide member assistance regarding referral and prior authorization questions
- Provide a claim and benefit coverage complaint and appeals process
- Issue Member I.D. cards
- Mail Member Handbooks if member requests
- Attend district benefit fairs and open enrollment sessions to provide district administrators and employees information and answer questions about plan options and benefits

## **COBRA**

Will be reconsidered at a later time.

## **Retirees**

Will be reconsidered at a later time.

## **Appeals – Eligibility and Enrollment**

The survey results indicate that the majority of responding districts and ESDs currently handles the complaints or appeals of eligibility and enrollment.

We recognize that districts have the most accurate knowledge of their own employee population and current CBA language. Therefore, we would recommend the following appeal process:

- The initial problem/complaint would be handled by the district
- If a district is unable to resolve the problem or complaint at that level, OEBB will have an internal step appeals process (TBD). OEBB would incorporate the information acquired at the district and move the appeal through the internal OEBB appeal process as needed or requested.

## **Appeals – Benefit Coverage or Claim Denials**

Review of the survey results verifies that although some districts do provide the function of handling complaints and appeals for benefit coverage or claim denials, the majority do not. OEBB concurs with this business practice.

Therefore, we recommend that complaints and appeals for benefit coverage or claim denials should be as follows:

- The initial complaint will be handled through the carrier's complaint appeal process. The member would follow the appeal rights and procedures process found in each plans' respective member handbook
- OEBB will provide a review of the appeal if it is not resolved at the carrier level. Since OEBB holds the contract with the approved carriers, we can review appeals to verify if this is a covered service. We would develop an internal complaint appeals process.

## **Annual Surveys**

The Customer Service Model will include an annual customer service survey for both the district personnel who perform benefit related functions and the employees who receive OEBB benefits. Although we will have two different surveys, they will both identify the level of satisfaction as well as areas that can be improved. These surveys will be discussed with the OEBB Board and will help determine goals and objectives for the upcoming year.

## **Plan Follow up**

This plan will require OEBB staff to:

- Develop internal appeals policies and procedures that is complimentary to the carrier and district complaint and appeals process.
- Develop COBRA and early retiree policies and procedures to align with the approved Customer Service Model
- Provide Board regular updates as additional information becomes available
- Create two advisory committees that have representation from small, medium, and large districts and ESD's or adequate representation in other areas, systems or processes as determined. One committee would be to partner with OEBC to test and troubleshoot the benefit management system, with ongoing needs to prioritize requests for enhancements and modifications to the enrollment system. The other committee will partner with OEBC in drafting Oregon Administrative Rules to be recommended to the Administrative Workgroup and the full Board for approval.
- Continual and regular communication, including monthly meetings with Business Managers regarding development and implementation of systems and processes.