



# Vital Partnerships

## Help Capital District Physicians' Health Plan, Inc. Expand its Medicare Market

Technology, distribution and exchange providers help deliver “best fit” plans for consumers

### Challenge:

CDPHP lost group memberships when large employers began dropping retiree coverage. To reach membership goals, they needed better access to AEP and age-in prospects. Staff challenges limited call center operations which also negatively impacted Medicare enrollment.

### Solution:

In partnering with a public exchange, CDPHP stopped losing group members and improved access to new AEP and age-in consumers. This partnership also helped CDPHP alleviate call center staffing and coverage issues, ensuring consistent and positive consumer enrollment experiences throughout the year.

CDPHP® is a physician led not-for-profit health insurance provider in New York state with **44,000 Medicare members** and a **4.5 out of 5 star rating** for quality and performance, from both the Centers for Medicare and Medicaid and NCQA.

CDPHP has streamlined Medicare distribution and made Medicare plan selection and enrollment easier, ensuring CMS compliance and meeting membership objectives by using:

1. Simple online technology to help consumers find “best fit” plans
2. Health insurance exchanges for a better plan comparison experience



**22%**

Increase  
in Call  
Volume



**23%**

Enrollments  
by Exchange  
Partner



**138%**

of AEP  
Sales Goal  
Achieved

## New partnerships provide seamless digital experiences for consumers



Online health plan enrollment is here to stay, but when more than 75 percent of Medicare consumers who begin shopping online end up calling for assistance, both challenges and opportunities arise. “Exchanges” (health insurance marketplaces where consumers shop and compare health plans across multiple carriers) are readily available to help callers understand their options when they need assistance.

The right technology is also important, so carriers and brokers know they are offering the right platform for consumers to easily navigate a complicated Medicare landscape to find their “best fit” plan with confidence. And, the right network distribution partner can aid carriers in continually improving their access to new consumers necessary for meeting and exceeding new member sales objectives.

CDPHP, a Medicare carrier in Albany, New York, experienced their share of difficulties when two national employer groups terminated their retirement coverage and chose to offer retirees HRA plans instead.

“Faced with losing members, we needed new commercial and Medicare Advantage group membership and wanted to improve access to age-in and AEP prospects shopping online. We also needed additional call center support,” says Alicia Kelley, Director of Medicare Sales for CDPHP. As a result, CDPHP decided to opt into a multi-carrier exchange to provide the right assistance necessary for their member experience.

“Since Connecture was already supporting both CDPHP and the private exchange they selected for group members losing coverage, our partnership offered great efficiencies for all parties,” says Sharon Poturica, SVP Product and Compliance at Connecture. “Navigating a complex system like Medicare requires both easy-to-use technology for consumers and effective distribution between health plan carriers and selling partners to enable consumers to shop and enroll in their ‘best fit’ plan.”

*“...Navigating a complex system like Medicare requires both easy-to-use technology for consumers and effective distribution between health plan carriers and selling partners...”*

Sharon Poturica  
Connecture

In the past, consumers compared plans primarily based on their monthly premium. Now they are considering many more factors, including out-of-pocket costs, preferred providers and medication coverage. Today, seniors and others on Medicare expect a seamless, end-to-end digital experience.

“We believe the ease of filtering and comparing options online is the primary reason online health insurance shopping is increasing,” says Poturica.

Even with seniors (especially age-in baby boomers) becoming more digital savvy, it is vital carriers not only have a strong digital presence, but they also must integrate with assisted channels in order to “pick up the ball” and run with it to complete enrollment when a consumer calls.

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*And they will call.*

## Finding new ways to meet CMS call center requirements

CDPHP was significantly challenged by CMS call center requirements. Providing expanded call center hours during AEP had been a struggle. Temporary call centers were no longer viable due to limited staffing hours and ongoing training issues. And, in New York state, reps need to be licensed to complete a sale, so CDPHP couldn't take prospects seamlessly through the enrollment process from start to finish.

***"We were able to engage a much more highly skilled workforce...We experienced no compliance issues and are proud to maintain our CMS and NCQA star ratings."***



Alicia Kelley  
CDPHP

CDPHP chose a partner licensed in all 50 states. One that offers Medicare shopping across multiple websites, as well as five call centers to handle overflow calls Monday through Friday with full phone coverage on the weekends. CDPHP benefitted from 287 additional licensed agents that were activated during the busiest time of the year to complete sales end-to-end.

"We would have really struggled had we been managing these efforts through temporary staff," says Kelley. "We were able to engage a much more highly skilled workforce than if we had attempted to staff ourselves. Most importantly, we experienced no compliance issues and are proud to maintain our CMS and NCQA star ratings."

***45% of consumers who switched Medicare plans in 2019 did so with the help of an agent. Almost all indicated the agent submitted the application for them.***

***Deft Research***

## Opting into an exchange proves to be the right move

CDPHP experienced a surge in enrollments. As of January 1, 2019, they were 138 percent of their AEP goal. Their exchange partner was responsible for 23 percent of these enrollments, with 72 percent of enrollments coming from CDPHP-directed calls and 18 percent generated from their websites. CDPHP also saw a 22 percent increase in phone volume over Q4 2017, in large part due to a competing carrier exit. The exchange partner handled 24 percent of total phone volume.

## Increasing sales and elevating the consumer experience work hand-in-hand

Every year Medicare beneficiaries are faced with difficult choices in a complex system as they seek to enroll in the "best fit" plan that takes into consideration their personal preferences, out-of-pocket costs, providers and medications. Carriers, by developing relationships with the right technology, network distribution and exchange partners, can increase sales and improve their online and call center experience for every consumer, all while ensuring CMS compliance.



Connecture offers the most widely adopted Medicare shopping and enrollment solution, providing millions of consumers every year with a simple digital experience for finding their best fit plans. [Visit Connecture.com.](https://www.connecture.com)