

Healthcare Reform 2010 – Rules of the Road

Synergy has innovative Contact Center solutions that can help you navigate Healthcare Reform.

The world of the Contact Center is rapidly changing. Impacted by new communication channels, economic pressures, emerging technologies and fierce competition, Contact Centers are in constant flux, striving to cut costs, increase revenues and above all, delight customers.

Now that The Patient Protection and Affordable Care Act (PPACA) has become the law of the land, Healthcare Reform is a reality. This presents another big challenge for Contact Center organizations. Aside from understanding the highly-complicated regulations, which contain an abundance of requirements still awaiting interpretation, Contact Centers who already offer healthcare insurance to their employees, will still face challenges assuring their offerings and administrative policies meet the new requirements.

For those who do not already offer healthcare insurance, there are many, many questions, most of which will not be answered for weeks or months (perhaps in some cases years) to come. One thing is certain, there are more questions than there are answers at this time!

In many ways, however, the big questions for Contact Centers have not changed:

- How do I continue to delight my customers and differentiate my company?
- How do I continue to provide innovative service solutions while cutting costs?
- How do I increase my market share?
- How can I leverage new technologies to drive revenues?
- How can I turn lemons into lemonade?

As we embark upon the journey of Healthcare Reform implementation, Synergy remains laser focused on the questions that really matter.

Here are some simple rules of the road to help you keep your sanity and remain focused on what matters most to your business.

1) Do not panic.

Though the law has passed, there will be an extensive period of interpretation and communication. Much of what we “know” today will change tomorrow, and much of what we do not know will become clear in the days to come. As difficult as it may be, try to take a pragmatic approach to scaling the impact (positive and negative) and cost (or income potential) of the new law. Hold off on panicking until you actually have something to panic about!

2) Do not believe everything you hear.

As we saw demonstrated throughout the extensive lawmaking period, there are people and organizations on all sides of this issue with agendas and vested interests. Proponents and opponents (whether intentionally or through lack of knowledge) have propagated erroneous information about Healthcare Reform. Now that the law has actually passed, much of the baseless rhetoric has died down, but there is still much confusion, and anyone who claims to have all the answers is simply not being truthful.

3) Do be cynical.

Don't believe everything you hear, and don't assume this new law is all about healthcare! The country spent so much time focused on political red herrings, we missed some hidden foibles, fees and fines hidden in healthcare reform, such as a new requirement to begin issuing 1099 forms to any vendor who is paid over \$600 for goods and services in a calendar year. This could have a dramatic impact on your administrative costs. Look for other hidden impacts (positive and negative).

4) Do not expect immediate answers.

The regulations are lengthy and cumbersome, and implementation guidelines have not been completed yet. The Department of Health and Human Services (DHHS) is expected to provide implementation standards and guidelines later this year, but we will likely experience confusion in the real world even after these guidelines are published. Keep pressing for answers, but understand it is going to take time.

5) Do gather information from a variety of credible sources.

Remember the early days of ERISA, COBRA and HIPAA? How about the dreaded DNC list? Contact Center businesses faced the same sort of questions and concerns then as they are facing today. Looking back, it seems hard to believe the Contact Center industry has survived these regulatory challenges, but the reality is, it has flourished, partly due to innovative and intelligent thought leaders who have provided solid interpretation and dynamic strategies. Do seek out these strategic advisors. But in keeping with credo #3, retain your cynicism, and check the facts for yourself. Utilize the myriad information resources available on the internet in conjunction with your trusted advisors.

6) Do not let your opinions get in the way of smart business.

Like it or not, healthcare reform is now the law of the land. Put aside any emotions you may be experiencing and use this moment as an opportunity to innovate and grow.

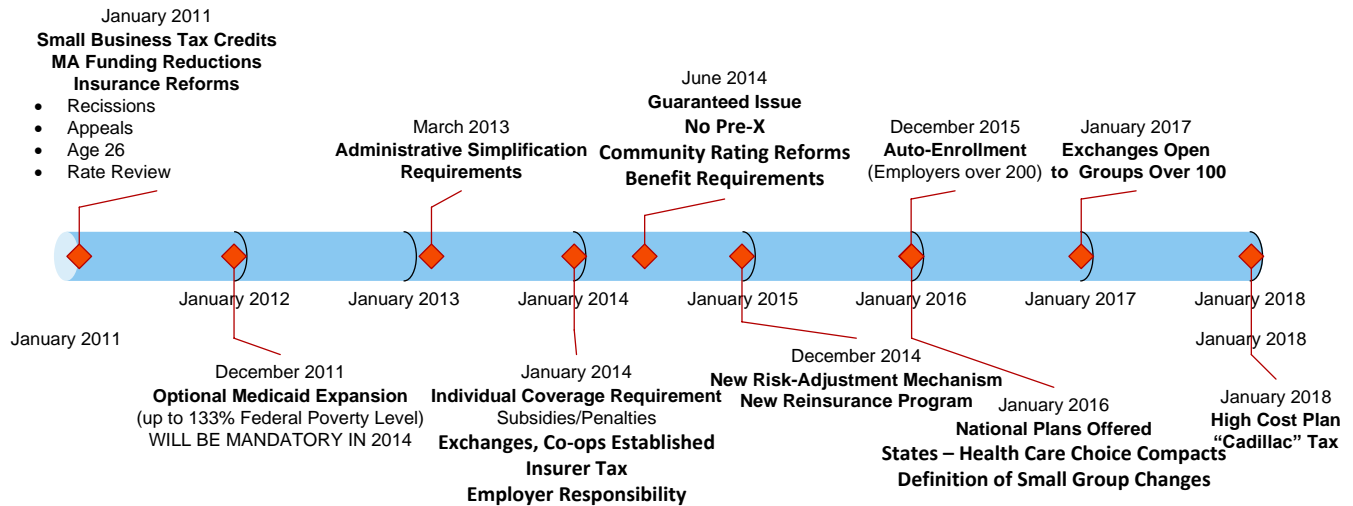
7) Do engage in public comment and discussion.

There are over 20 discussion groups in LinkedIn, including a whitehouse.gov discussion group which is frequented by DHHS and CMS regulators. Use these venues not only to gather information, but to solicit and share insights and opinions. When the DHHS, IRS or CMS solicit public comment, make your voice heard. Differentiate yourself and your business as a subject matter expert and surprise yourself by the never-ending stream of actionable business solutions the marketplace of ideas can inspire.

8) Do wait and see – but do not just wait!

Employers will have to hold off on implementing and communicating many specifics while guidelines are being written. But time marches on, so by no means should benefits planning be put on hold. For January 1, 2011 renewal dates, a calendar should be created before the end of summer that includes timeframes for renewal and review of quotes. Begin writing down a list of questions you would like to ask your insurance broker or attorney. Create a list of general questions and strategic concerns. Begin to formulate a project plan. Brainstorm for innovative solutions. You can always make changes later, when more information is known, but if you want to be on the innovative edge, it is critical that you begin your work today.

Timeline of Healthcare Reform



Add these to the list of questions for your insurance broker so you can better understand the potential affect of PPACA to your own business:

- If I renew my plan as is, will it be “grandfathered”?
- When will the plan stop administering pre-existing conditions for children?
- On what date do lifetime coverage limits end?
- How are preventive care services covered?
- Is there plan language that needs to be removed that allows the insurance provider to rescind coverage?

Helpful Healthcare Reform Websites:

<http://www.healthreform.gov/>
<http://www.whitehouse.gov/issues/health-care/>
<http://www.brookings.edu/topics/health-care.aspx>
<http://www.kff.org/healthreform/upload/8060.pdf>

Synergy Solutions, Inc., headquartered in Scottsdale AZ, specializes in providing innovative customer contact solutions to Fortune 500 companies in a variety of industries, including healthcare, insurance, financial services, telecommunication and publishing. Synergy is committed to providing our clients with solutions that solidify and expand customer relationships and elevate the service experience. Through the use of intelligent people and emerging technology, Synergy Solutions is able to delight customers and offer true multi-dimensional customer contact solutions.

Synergy Solutions has facilities in Scottsdale, AZ; Johnson City, NY; Fort Kent, ME; Pensacola, FL; Bemidji, MN; Milbank, SD; and Dallas, TX and a multi-state work at home program, Synergy HomeZone.



For more information about Synergy’s expertise in healthcare, contact Steve Moak at 602.296.1643 or shmoak@callsynergy.com. Visit our website: www.synergysolutionsinc.com