

CX Best Practice Story – Performance Management System

BlueCross BlueShield of South Carolina

Company Description

Established in 1946 in Greenville, SC, BlueCross BlueShield of South Carolina is a mutual insurance company now headquartered in Columbia, SC. We have major offices in Columbia, Florence, Surfside Beach, Greenville, Charleston and Camden, SC; Dallas, Texas; Augusta, GA; and Nashville, TN – all serving multiple lines of business.

The BlueCross BlueShield division of the company offers health insurance to individuals and small groups in South Carolina. It also provides administrative services for larger, self-funded group health plans in South Carolina. Subsidiary companies offer products related to other types of insurance, such as life, mental health and substance abuse benefits. The largest subsidiaries administer federal Medicare and TRICARE contracts. Some subsidiaries are technology-focused, offering back office claims processing, cloud hosting and other services to outside companies on our data centers.

The only South Carolina-owned and operated health insurance carrier, BlueCross is a major supporter of community and charitable causes in all of its locations. It also supports health care related research, education and service in South Carolina through the BlueCross BlueShield of South Carolina Foundation.

BlueCross is an independent licensee of the Blue Cross and Blue Shield Association.

Background

Performance Management System—Coaching Database

Our coaches felt as though they were coaching “blindly”. Coaches were expected to improve the Advocate performance but there was no accountability or transparency of information to help them achieve this goal. They had no direction on how to improve low performing Advocates. They would gather data from multiple sources and look at the information independently to try and figure out the best course of action. This process was extremely lengthy and only provided a one-dimensional view of their Advocates’ performance. The result was a lot of time spent gathering and trying to interpret data and little time actually coaching and training the Advocates.

Our solution was the creation of the Coaching Database. With the assistance of our Business Intelligence team, we created the Coaching Database where you can efficiently view and track our customer service Advocates' and coaches' performance. It is an omni-channel approach to the voice of the customer and service-performance data, allowing us to gather meaningful analytics to support service improvements and better customer experiences. The database contains four components:

- Advocate scorecard
- Coaching scorecard
- SQM survey review
- Reporting and data analysis

Coaching Scorecard

Our dedicated coaching team and management utilize the database on a daily basis. Coaches are assigned Advocates taking into account learning styles, personalities, and personal strengths. The coach monitors the progress of their assigned teams and management is able to monitor the performance of the coach. In instances where the Advocate is not improving with a particular coach, another coach will be assigned to that Advocate that best meets their needs, and their performance will be continually monitored by management. This has translated into a low attrition rate with our Advocates.

The coaches are evaluated on their teams' performance using:

- Average SQM metrics to include CSAT, FCR, WCC, and Call Resolution
- Quality scores
- Call handling abilities including average call time and average hold time
- Total number and type of coaching sessions

Coaches provide consistent coaching throughout the year, regardless of call volumes. When reviewing the Advocate's scorecard, the coach is able to quickly identify the areas to concentrate on in order to make each coaching interaction effective. This allows the coach to identify low performing Advocates and ensure they are coaching them appropriately. They create an action plan to improve performance and document this plan within the database to ensure the coach and Supervisor are both knowledgeable of the Advocate's plan of development.

The coaching database consolidates the coach's team average scores and produces a scorecard for the coach. This scorecard helps management in measuring the effectiveness and performance of the coach. Management can ensure that the coaches are assigned to the appropriate Advocates to produce the best performance. Coaches are able to view other coaches' team information, as well, within the database in order to leverage best practices.

Advocate Scorecard

The coaching database incorporates multiple metrics from various resources in order to present a clear picture of how our Advocates are performing and identifies those areas they need to improve. These metrics are automatically imported into a scorecard for the Advocates to receive and provides them with an overall view of their performance. They are able to see how they are performing compared to area standards as defined on the scorecard. High performers are acknowledged through internal recognition campaigns that offer monetary rewards. Since these performance metrics are weighted high on their annual performance reviews, the scorecard is a great way for the Advocates to be cognizant of their performance.

Supervisors work alongside the coaches to easily identify those low performers and quickly analyze their data to create an action plan for improvement. It saves them time from having to gather and compare data from multiple sources, allowing him or her more time to concentrate on coaching and staff development. Management is able to monitor supervisors and coaches to ensure the Advocates are receiving timely feedback each month due to the scorecards being emailed to the Advocates and times stamped within the database. This scorecard includes various metrics including:

- SQM metrics: CSAT, WCC, Call Resolution, and Call Center CSAT to include the voice of the customer
- Call-handling statistics: hold time, after-call time, call length, and the amount of calls answered
- Quality Score and opportunities for improvement
- Coaching records that include the amount and type of coaching sessions
- Training needs
- Action plan for improvement
- World class ranking compared to others on their team

SQM Survey Review

The Advocates receive daily feedback from SQM surveys to include the voice of the customer. Each SQM surveyed call data is loaded into a job queue, researched by a subject matter expert and then communicated via email to the appropriate Advocate. Once completed, the survey is automatically removed from the job queue and placed into the Advocate's scorecard. This allows management to track the feedback given to the Advocates in real time.

Reporting and Data Analysis

Management is able to leverage all data within the coaching database to report, trend, track, and find opportunities for improvement. It consolidates data elements from four different resources and allows management the ability to report on these data points compared against area standards. We are able to not just set performance goals, but to monitor the coaches and Advocates' progress of achieving them or, for example, if there is a downward trend in Quality for Advocates failing to recap a call, then the coach would be able to focus on coaching to that skill set. Because the process is able to be transparent, management is able to monitor the process. We also have a Voice of the Customer report. This report allows management to view the entire picture of the customer experience regarding that one transaction to include internal data, customer feedback, and opportunities for improvement. From these reports, management is able to make adjustments to improve performance quickly.

The reports can also be analyzed for root cause analysis on what procedures and processes are impacting the customer experience, by pulling together various data elements to include: repeat call reasons, voice of the customer, CSAT, and call resolution, management is able to identify internal/external barriers that can be leveraged for internal projects.

The coaching database allows effective performance management of the coaches and Advocates. Furthermore, the coaching database, with its multiple voice of the customer and operational data points, allows coaches and management to approach improvement from a transactional as well as a relational perspective. This nimbleness allows us to focus on improvements that will impact customer experiences from the member's perspective. An increase in CSAT by 2% and a lower employee turnover rate is proof positive that our performance management system is delivering on its intent – better coaching, better employee performance, and most importantly, better customer experiences.