

Local Presence, Local Impact.

How in-community customer service helps Independent Health members, neighborhoods thrive

Starting before the COVID-19 pandemic and still now, U.S. consumers have endured price increases across most of their daily needs, including rising healthcare costs.

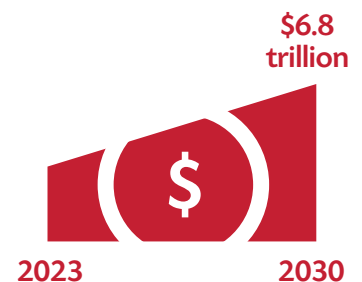
Unfortunately, these inflationary pressures remain persistent, creating financial stresses for American families.

According to the Centers for Medicare and Medicaid Services (CMS), annual growth in national health spending is expected to average 5.1% over 2023–2030, and [to reach nearly \\$6.8 trillion](#) by 2030. This will be driven primarily by traditional elements including economic, demographic, and health-specific factors, and will continue to impact individuals and families in communities nationwide, as they grapple with growing price tags on everything from life-sustaining, nutritious food to life-saving medical procedures.

To manage these concerns amid the anticipated financial fluctuations of the industry, it will be paramount for healthcare organizations to connect customers with service that both provides value and understands their concerns on a localized level. Superior customer service can support everything from business retention to brand promotion and improved access to healthcare options. This success can also provide satisfaction for employees hired to the customer service representative (CSR) team, or those associated with this service companywide.

Importantly, when delivered by a workforce sharing the same geographic backdrop as the customers they aim to assist, the impact can be even greater—benefiting those on both ends of communication, as well as the communities they each inhabit.

Independent Health recognizes this connection between superior communication with its customers and a larger impact on its host community, and has centralized its helpful customer service workforce in Western New York, where close to 100% of its member base resides. It has also committed to recruiting professionals from



Projected national health spending

SOURCE: Centers for Medicare & Medicaid Services (CMS) 2021–2030 National Health Expenditure (NHE) Report

the neighborhoods it serves. This has positioned Independent Health to meet the needs of its members from a common geographical and social perspective, understanding the nuances of local communities and maintaining unique capabilities to direct members to locally accessible providers, pharmacies and other healthcare services. Simultaneously, this approach allows the health organization to invigorate the local economy with the long-term benefits of sustainable employment, competitive wages, and happy employees invested in the ongoing viability of their shared communities.

The importance of customer service

According to Indeed, the world's leading job posting site, customer service is [defined](#) as "how your company interacts with its customers, both in daily transactions and also as a problem-solving solution when issues arise."

The Value of Local Customer Service – By the Numbers*

355,000 Members Independent Health serves, with the majority living in Western New York.¹

88% of customer matters resolved by agents on the customer's first call.

100% Approximate percentage of Independent Health's servicing workers who live in Western New York.

95% Independent Health's 2022 member satisfaction rate.

130 Independent Health employees working in customer service roles.¹

16 months How long the average CSR stays in their role. 60% advance to a role within the company with increased responsibility.

\$8.5 million Total salary among Independent Health's customer service team.

16 years Independent Health repeatedly named one of the Best Companies to Work for in New York State.

83% of Independent Health's customer service team attended high school and/or college in WNY.

\$28 million Independent Health's 2022 community investment.

*Insured lines of business except where noted

¹ Includes self-funded membership

Customer service serves as the [front-line response](#) to customers' needs, and the reasons for providing good customer service in any industry are numerous. It formulates a [direct connection](#) between consumers and a company; can enhance retention of employees within and outside a company's CSR team; and has [a direct impact](#) on a company's profitability.

All these benefits are crucial in healthcare. But as cost and service factors continue to affect the industry, customer service's role in [long-term customer retention](#) will be critical to the fiscal stability of health plans.

Customer retention [costs less](#) than customer acquisition; grows a customer's lifetime value (the total revenue expected from a single individual); and can cultivate a fleet of [brand advocates](#) intent on promoting the superiority of a health plan's services versus its competitors. It fosters trust and loyalty between company and customer. This provides the foundation for a mutually beneficial relationship, and can allow professional assistance to seamlessly transition into something more neighborly—albeit concerning services critical to neighbors' wellbeing.

**How to do it:
Recruit locally**

To form trusted relationships with its members, Independent Health’s CSR team has not simply sought to understand their geography; they’ve inhabited it as knowledgeable residents, rooted in all corners of Western New York.

Recruiting locally is key to making this knowledgeable workforce a reality. To do this, [Independent Health](#) cultivates affiliations with educational institutions, communities, professional organizations, and network groups to attract diverse talent pools.

Approximately 83% of Independent Health’s 130 CSR hires have attended high schools or colleges in Western New York—which has both contributed to the local knowledge of its CSR team, and helped the region retain and develop local talent.

Partnerships with such entities as the Buffalo Niagara Partnership [Talent Pipeline Management](#) and [Customer Service Collaborative](#) have established a sustainable reserve of professionals—fueled by local colleges and universities, and training programs established in high schools and nonprofits—to fill critically needed positions, upskill existing employees, increase retention, and reduce onboarding costs for employees and individuals.



Hometown: Cheektowaga

Title: HR Coordinator since 2023

Role: Works to recruit and hire new customer service representatives. It’s a job Nyleve is familiar with after spending her first year with Independent Health as a CSR before beginning her new role in Human Resources.

Education: SUNY Fredonia

Fun fact: Nyleve is living the mission of Independent Health in her everyday life as part of a growing community of hula hoopers in Western New York! She frequently joins other hula hooping enthusiasts at outdoor parks across the region to practice, share skills and have fun.

**Employee Spotlight:
Nyleve Rosas**

**How to do it:
Train rigorously**

Meeting the needs of its nearly 355,000 members requires a CSR team that’s skilled, knowledgeable, and understands that its RedShirt® Treatment brand of personalized care is at the center of Independent Health’s ongoing mission.

Training for these roles is rigorous, with an overview of the plan’s “Healthcare 101” and in-depth study of current health insurance complexities over five weeks, as well as four weeks of in-office, supervised performance of positional duties.

This invested approach produces customer service representatives who display confidence, passion for service, and prove adept at empathetic listening while connecting to valued Independent Health members. Each actively listens, assesses needs, then utilizes system tools and resources to address and

resolve inquiries. In addition, each CSR makes appropriate process or regulatory determinations; follows escalation procedures when deemed appropriate; and researches complex issues pertaining to benefits, claims, plans, and eligibility across multiple databases, all of which require fluency in computer navigation and toggling.

Mastering these proficiencies make for a formidable CSR, one that's earned a first-call resolution (FCR) rate of 88%—based on customer issues being resolved on their first call—throughout 2023. These CSRs are a valuable asset, and they continue to serve as one of Independent Health's helpful and friendly resources to provide premium member care.



Hometown: Buffalo

Title: Customer Service Supervisor since 2020

Role: Sarah leads a team of member support specialists and has been promoted four times in six years with Independent Health. She describes her role as "50% detective, 50% teacher" helping ensure all member matters are addressed and solved in a timely, helpful and friendly fashion.

Education: Canisius College

Fun fact: Sarah loves to visit new places and engage in healthy activities outdoors. She recently completed the 2023 WNY Hiking Challenge, raising money for environmental and conservation causes across the region.

Employee Spotlight: Sarah Grabowski

How to do it: Live nearby

Having a local CSR team produces [numerous benefits](#), from showing its customers that a company is looking to add value to its shared community, to its employees helping to build brand awareness and attract future customers throughout their neighborhoods.

For Independent Health, having the vast majority of its CSR team based in Western New York isn't just about creating value or brand awareness. It also enables each customer service rep to know their community and better understand the healthcare needs of its residents.

"It is important to Independent Health that we hire people who live and work in the community," says Director of Servicing Scott Nuwer. "For example, if someone needs a doctor in the Northtowns [of Western New York], every single rep knows what that means, and knows how to serve our members."

But it's so much more than knowing neighborhood designations. Independent Health provides its associates with a wide range of informational resources to become better aligned with community members and their concerns; and encourages volunteerism to gain firsthand understanding of a community's needs. Together, this helps associates gain a deeper understanding of shared and different perspectives, and brings each closer to the individuals they assist.

How to do it: Employee flexibility

To further connect our CSR team to their community, it's important they reflect the state of our community's evolving workforce. Since the start of the COVID-19 pandemic, many businesses have changed the way they work, with most implementing a hybrid in-office/at-home schedule to enhance flexibility and work-life balance for its employees. Independent Health has done the

same, adopting similar policies as other businesses and remaining on the cutting edge of hybrid work operations.

"In our own survey of our membership, 70% of our businesses have said they have changed the way they're doing their work and to have some form of hybrid work," said Dottie Gallagher, president and CEO of the Buffalo Niagara Partnership.

Hybrid work measures—enacted alongside procedures and policies to protect the health information of Independent Health members—have been found to reduce stress and concerns of our CSR employees, and boost productivity. With its overall effect on team morale, the hybrid model produces better customer service outcomes from a happier staff.

Community impact of service

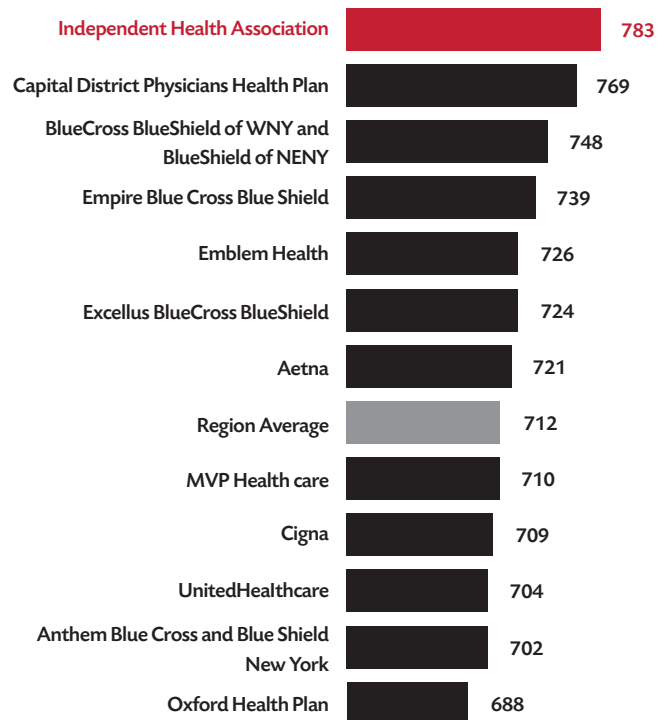
According to the 2022 Independent Health Voice of the Customer Survey, locally rooted CSR team members

have helped Independent Health earn a [95% member satisfaction](#). This places the nonprofit insurance company as the highest-rated commercial health plan in New York State, according to J.D. Power's [U.S. Commercial Member Health Plan Study](#).

This indicates that Independent Health's CSR team continues to deliver for its members concerning their health insurance—but the service they provide only tells part of their role in community impact.

J.D. Power 2020 U.S. Commercial Member Health Plan StudySM
Overall Customer Satisfaction Index Ranking (Based on a 1,000-point scale)

New York



Source: J.D. Power 2020 U.S. Commercial Member Health Plan StudySM



Job growth for community growth

For a job to become a career, there needs to be an opportunity for growth. CSR positions are no exception. Along with providing an opportunity to be a facilitator for preventive care and

healthy practices across Western New York, these jobs also offer opportunities for career growth and professional development to residents, and invigorate the local economy via salary, benefits, and providing financial stability needed for individuals and families to contribute to their communities.

For Independent Health specifically, those who enter CSR roles typically stay in that position for an average of 16 months. This is where a foundation in health coverage and understanding the needs of members can be formed, which can then act as a springboard for other positions within a company that's been honored as one of the best to work for in New York State [for 16 consecutive years](#). Those who start in customer service have advanced into positions in accounting, enrollment, healthcare services, sales, or managing various Independent Health products.

This type of upward mobility enables employees to find a stable future in Western New York, a region that continues to offer a remarkably affordable [cost-of-living alternative](#) to major U.S. metro areas. These savings can allow healthcare professionals to put down deep roots, and invest in the place they call home.

Invigorating the local economy

Every salaried employee based in any given region adds to their locale's economic vitality.

As one of Western New York's largest employers, Independent Health has more than 1,150 employees - and over 10% of those work in full-time customer service positions. Including salaries and benefits, these employees earn about \$8.5 million, the bulk of which is very likely spent within Western New York. This local consumer spending enabled by Independent Health employees uplifts the local economy, driving financial support into restaurants, grocery stores, shops, salons, housing providers, nonprofit organizations, and businesses of all varieties.

For Independent Health as a company, partnerships with local entities like the Buffalo Museum of Science, Northland Workforce Training Center, and Reddy Bikeshare led to an overall community investment [approaching \\$28 million](#) in 2022. This number grows every year, just as the number of customer service employees will grow as the company's membership count expands.

This means a larger economic impact on a region that's experienced a [6.2% growth in its millennial population](#) over the past five years, and anticipates growth across all demographics in the coming years.

“Those of us who live in Western New York see the commitment Independent Health has to our community, and it matters,” said Dottie Gallagher, president and CEO of the Buffalo Niagara Partnership.

A path forward—with continued commitment to WNY

As the healthcare industry and the needs of consumers continue to evolve, so will the expectations what a “customer service representative” is. Yes, they’ll continue to be called on as the empathetic intermediaries for plan members, helping them understand their coverage and maximize their benefits.

As the healthcare industry evolves, Independent Health and its CSR team will continue to be guided by its commitment to its members and community.

Focused on Western New York for more than 40 years, the company’s local workforce excels at providing its signature care for its neighbors, all from a local vantage point that augments a thriving slice of New York State.

Conclusion

Building local CSR teams strengthens local economies and enhances health plan members’ guided access to local healthcare options. Independent Health invests in its Western New York workforce to deepen member satisfaction and provide informed, nuanced communication and support to members.

Through programs like its innovative [Care For You](#) initiative, Independent Health has seen how friendly, direct, hands-on member support can improve the quality and coordination of health care and overall health outcomes. As the community health plan maintains and grows its investment into its local CSR team, it will continue to study and monitor how this business decision impacts the health and wellness of its members.

As an organization committed to supporting and improving the health of its community and its 355,000 members, Independent Health invites other local companies and community organizations to contact them for further information on how to effectively establish local CSR teams, cultivate their success, and nurture the benefits they deliver for members and communities.