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How Technology is Solving the Downsides of Home-Based Customer Service Work

By David Peel, Principal
David Peel and Associates

Most healthcare organizations today require customer service employees to be on-site to do their work. Customer service work, for purposes of this article, includes claims processing, patient accounts management, member services and similar positions.

In addition, many allow employees to choose between working at the office or home. Very few *require* employees to work at home as a condition of employment.

Many managers of customer service units believe their employees are more efficient and effective when work is done on-site. They cite the following reasons:

- HIPAA and other security issues
- IT staff can quickly handle software and hardware issues
- Employees are more effectively evaluated in person
- “Off-site” system processing speeds are not adequate
- Attendance is required at meetings

It wasn’t long ago that PC based systems replaced “dumb terminal” systems. Improvements in technology allowed this change. It’s now time to evaluate whether technology has improved enough to make home based work more effective and less expensive than on-site work. Evidence indicates that technology now allows organizations to make this change.

Smarter organizations are beginning to *require* their customer service employees to perform most of their work at home. Some employees would work in the office but they would be the exception rather than the rule. Many employees like this structure much better as it reduces the time and stress of commuting and provides an atmosphere more amenable to getting work done.

Resolving HIPAA and other security issues

Security issues have been one of the major reasons customer service functions are performed on-site. Patient data is best kept secure in a controlled environment. There was no assurance that paper

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claims in the homes of employees could be controlled. Scanning systems have been available for over a decade but IT systems couldn’t guarantee that data moving electronically outside the organization would remain HIPAA and security compliant without investing in complex and expensive software.

Recent improvements in security software programs have resolved HIPAA and other security issues. Employees can now log-on to the office’s secure environment from their home. Data can only be passed within the secure environment and can’t be saved or forwarded outside the secure environment.

Scanned claims can be queried or processed in the same secure environment.

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How Technology is Solving the Downsides of Home-Based Customer Service Work

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Maintaining and repairing home office equipment

Most organizations have a service within their IT department that maintains and repairs office equipment. On-site customer service units allow IT department technicians to work efficiently on computers given all employees are at the same location. Organizations that allowed home based employees could be adversely affected by office equipment problems.

Technological improvements now allow an IT technician to maintain and repair an employee's personal computer from the corporate office. A secure connection is made through the internet and the technician "takes control" of the computer. While this type of repair is generally software in nature, some hardware problems can also be repaired. More complex hardware issues can be resolved by third party organizations that specialize in PC repairs in the field. In general, the quality of the PC and software have improved to the extent that nominal IT support time is required anyway.

Physically viewing an employee's performance

Some managers believe physically viewing the employee's per-

formance allows more accurate and timely appraisals and corrective action. They believe the "sentinel effect" is an important factor in keeping the employee productive. Physically viewing the employee's actions made up for production reports that were not available, accurate and/or timely.

Technology now allows an employee's production to be calculated individually, daily and, in many systems, at any time for any period of time. The quality control systems that are available can track an individual's performance to the key stroke. Some advance systems allow review of the quality in real time and provide tools that can remotely block the terminal from further processing any claim. Phone calls made in off-site locations can be monitored. For those organizations that believe more control is necessary, inexpensive and high quality cameras can monitor the home office work area.

Remote access connectivity improvements

One of the biggest obstacles to having employees work at home was the speed at which systems could process information over the internet. It's only been in the last ten years that cable has replaced dial-up systems. Dial-up systems were simply inadequate

for home based customer service.

Cable is now widely available to most home offices. Another technology called DSL internet access is also widely available. Recently, "WanFi" or Wide Area Network Fidelity (also called EVDO or evolution data maximized) has become available for homes without cable. For less than \$2,000, a wireless portable computer can be paired with a Blackberry device and high quality, fast response times are available practically anywhere. Cable, DSL and WanFi are affordable and reliable at about \$60 per user per month.

Coordination of employee meetings and training

Meetings and training are necessary in every organization. When employees work at home it becomes difficult to coordinate meeting times and dates.

Organizations realize that when customer service employees are in meetings, they are not producing. Meetings should be minimized and timing should be carefully scheduled. Many organizations that have home office employees now schedule meetings on a set day of the week (or month) at a time when customer demands are at their lowest. Underutilized parts of the office are

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reserved (lunch room, board room, “corporate” rooms available through the landlord) for these meetings. However, the technology exists now to have “online” meetings through the internet and training and meetings could be provided “online”.

Concluding comments

The typical customer service employee requires about 100 square

feet of workspace. Assuming the space rents for \$30 per square foot, the cost per employee would be \$3,000 per year. In addition to space cost, many organizations provide free transportation and parking. The space that would be freed up could either be sub-leased or made available for growth in other areas. This is also a “green” strategy as it’s using empty employee home space and reducing pollution by reducing commuting.

Technology is solving the downsides of home-based customer service work. Organizations that haven’t evaluated their ability to move customer service to a home based environment are missing out on cost savings, efficiency improvements, pollution reduction and most importantly, the opportunity to increase employee morale. The smartest organizations *require* home based work, when possible, and adjust their business strategies accordingly.

PTSO of Washington Captures Top Technology Awards

PTSO of Washington captured two of the top six awards presented by the WSA (formerly the Washington Software Alliance) at its recent awards banquet. PTSO captured awards for “Service Provider of the Year” and “Best use of Technology in the Government or Non-Profit Sector”.

The WSA is the largest statewide association of technology companies and executives in the world representing 1,000 member companies and their 80,000 employees.

PTSO provides technology services and infrastructure using the NextGen electronic medical records (EMR) and practice management (EPM) systems to support the community health center (CHC) care delivery model.

PTSO currently serves eight CHC organizations in the State of Washington and is looking to expand services and customers.

According to Roy LaCroix, Executive Director, “We are very pleased with the recent rewards we have received. Our services and technological infrastructure model helps reduce costs and increase productivity. No longer do clinics need to maintain entire rooms of paper medical records. In addition, scheduling patient appointments is now much easier and accurate. Combining both applications will allow a clinic to check-in a previously scheduled patient and have medical records available for the clinician to review without the need for the receptionist to leave their work

area.”

CHC organizations receive government funding for the majority of the care they deliver but funding hasn’t kept up with costs. However, CHC technology needs are comparable to multi-specialty clinics that don’t receive the bulk of their funds from government programs.

To leverage limited funds, CHC organizations throughout Washington State combined resources to select the NextGen product through a competitive bidding process and then created the PTSO. NextGen was rated the #1 EMR product for Community Health Centers by the Anderson Consulting Group in their 2006 functionality survey (www.acgroug.org).

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Healthcare Marketing

MOST HOSPITAL WEB SITES STILL NOT UP-TO-PAR

By Don Morgan, Director of Marketing, Palazzo Intercreative

As hospital marketers increasingly recognize the value that web marketing can play in their brand building efforts, many are upgrading the look of their sites to be more reflective of their brand image. Some are even adding new features like health-related content and community health news and activities into their web sites. But so far consumers aren't impressed with their efforts.

According to a recently reported survey by Forrester, only 39% of visitors to hospital web sites report that they are satisfied with their experience. This number of satisfied users is significantly below their satisfaction level with other sites they visit. When asked about the web site used to make their most recent on-line purchase, 92% said they were satisfied. Similarly, 86% of visitors were satisfied with their most frequently visited media site, and 77% with their most frequently visited portal site (e.g. Yahoo.com, AOL.com, MSN.com).

That same Forrester study found that consumers who visit hospital web sites are accustomed to using the Internet for help with their healthcare. Ninety percent of hospital site visitors have sought

information on medical conditions, 88% have researched general health or fitness topics, and 80% have researched medications online.

So why aren't they satisfied with their hospital's web site?

Half of the survey respondents said that difficult site navigation and limited search capabilities were two of the major reasons for dissatisfaction. Internet users set their expectations based on the sites they visit the most, and hospital sites continue to lag far behind many of the most popular sites. While researching this article, I personally visited the sites of many of the major hospitals in Western Washington. While most have upgraded the look of their site, I was overwhelmed by the complexity of many of the sites. One site had forty-six options to click on the home page alone. It took me several minutes to just find where to click for the most simple of tasks – visiting hours and directions to the facility. It's no wonder visitors are unhappy with the basic functionality.

While testing the search function on multiple sites, I was consistently sent to the wrong page or given information that was difficult for a layman to understand. And again, site navigation was very difficult as multiple clicks were often needed to get to a direct answer to my query.

Forty-six percent said that the information they found on the hospital site was not very clear, and difficult to understand when compared to other healthcare sites, while 60% expressed dissatisfaction with online customer service and lack of transactional capabilities.

This research, coupled with my own personal observations, lead me to conclude that hospitals must dramatically improve site usability to succeed at online brand building. The Net offers hospital marketers many opportunities to create a dialogue with consumers, but so far most hospital sites are not taking advantage of that opportunity. Consumers choose to visit a hospital site, or any site, with a specific goal in mind. Whether that goal is to look up visiting hours, learn more about an upcoming procedure, or to search for a job, consumers need to quickly and easily find the answer they are seeking. Until hospital marketers make their sites more user-friendly, the most feature-rich site on the Internet will be of limited value.

Don Morgan is Director of Marketing for Palazzo Intercreative, a full-service Seattle advertising agency. All material is protected by copyright, and cannot be reproduced without the written permission of the company. For more information, contact Don via e-mail at don@palazzo.com.

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Healthcare Real Estate

Washington State Medical Office Building Listings

Property Name	City	Size (sf)	Rate (NNN)	Class	Location/Features
Fairview Research Center	Seattle	92,700	Negotiable	B	South Lake Union
Evergreen Plaza	Kirkland	69,410	\$22.50	B	Adjacent to Evergreen Hospital
Medical Dental Building	Seattle	58,793	\$16.00	B	Downtown Seattle near Westlake
Olympus Medical Building	Tacoma	45,000	\$28.00	B	Downtown Tacoma, near Allenmore
15th Ave. Professional Building	Puyallup	44,000	\$21.00	B	Near Good Samaritan Hospital
Federal Way Center	Federal Way	43,500	\$25.00	A	Adjacent to St. Francis Hospital
M Street	Seattle	41,129	\$32.50	A	On First Hill near hospitals
Bothell Professional Building	Bothell	37,000	Negotiable	B	Fall 2007 completion
Bothell Medical/Dental Pavillon	Bothell	36,638	Negotiable	B	Across from UW Bothell campus
Gig Harbor Urgent Care	Gig Harbor	30,000	\$24.70	B	Built in 1990
14818 179th Avenue SE	Monroe	26,104	Negotiable	B	Near Kelsey Place Retail Center
McMurray Med. Office Building	Seattle	25,123	\$26.00	A	Near Northwest Hospital
Puyallup Medical Center	Puyallup	22,000	\$26.00		Near Good Sam Hospital
1717 Building	Everett	20,000	\$25.00	A	On Providence Colby Campus
Canterwood Business Park	Gig Harbor	19,000	\$20.00		Near St. Antony's Hospital
The Pathways @ Newcastle	Newcastle	17,552	\$26.00	B	Proposed. Breaks ground in April
Jefferson Tower	Seattle	17,292	\$23.00	B	On Swedish Campus
3124 19th	Tacoma	15,000	\$24.00	A	On Multicare/Allenmore campus
Allenmore Medical Office	Tacoma	15,000	\$25.00	A	Adjacent to Allenmore Hospital
Creekside Plaza II	Lynnwood	13,200	\$16.00	A	For sale or lease
Meridian So. Professional Center	Kent	13,000	\$26.00	A	East Kent/Covington area
Dipankar Professional Center	Kent	12,000	\$25.00	A	East Hill, Kent. Under construction
Union Avenue Medical Building	Tacoma	10,600	\$23.00	B	Near Allenmore Hospital
Stevens Pavillon	Edmonds	8,000	\$23.50	A	On Stevens Hospital campus
Lilly Road Medical Office Building	Olympia	7,088	\$23.75	A	Completed in June 2005
Meridian Medical Building	Seattle	6,474	\$27.00	A	Near Northwest Hospital
Commons Professional Center	Bellevue	6,397	\$23.75	B	Renovated project near Overlake
Baze Professional Center	Renton	6,050	\$28.00		New construction
Bel-Red Medical/Dental Center	Bellevue	5,735	Negotiable	A	Planned and permitted
Providence Rockefeller Building	Everett	5,000	\$32.00	A	In Providence Colby campus2

Source: Grubb & Ellis Company, Commercial Broker's Association. Includes both completed, under construction and proposed properties.



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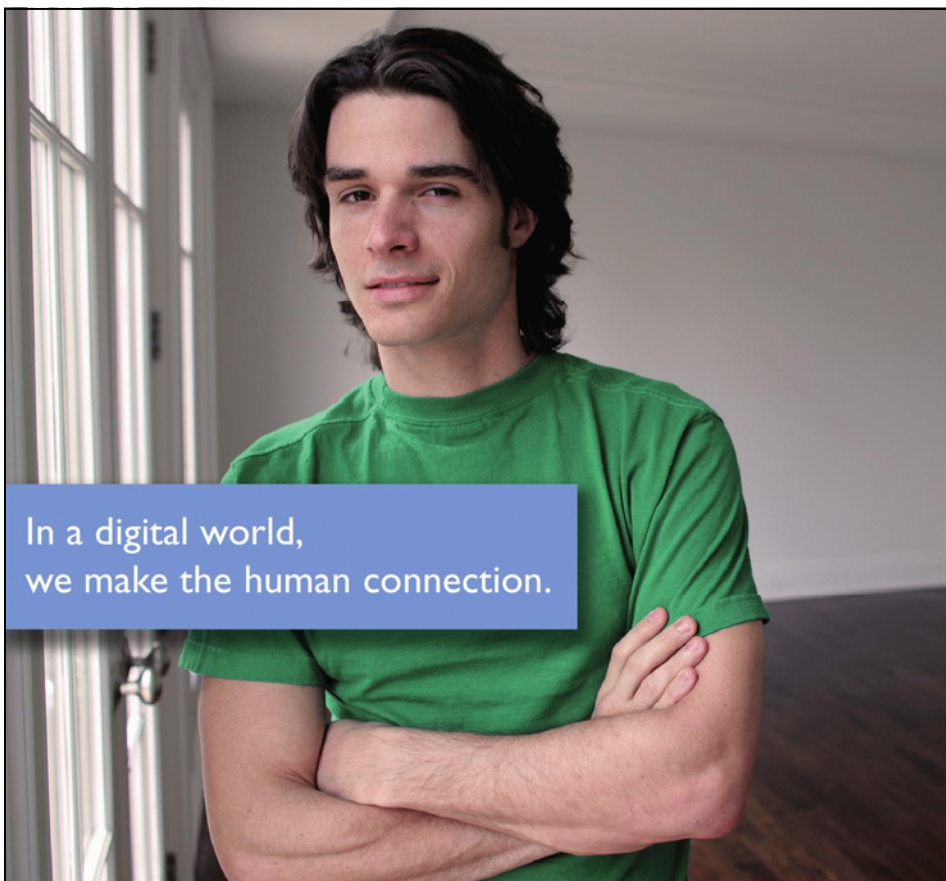
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An Interview with Mary-Lou Misrahy of Physicians Insurance A Mutual Company

Mary-Lou Misrahy is the President and CEO of Physicians Insurance A Mutual Company, a Washington State insurance company with most revenues generated from physician malpractice policies. This April 2007 interview was held in Seattle Washington.

Editor: What is your background?

Misrahy: I am an experienced insurance executive and industry leader with demonstrated achievements in positions of corporate leadership. I have held ever increasing management and executive positions in the insurance industry since 1982. I am an open, strategic thinker and take pride in building strong relationships with regulators, legislators, reinsurers, rating agencies, board members, employees, and policyholders alike.

Editor: Why did you take the Physicians Insurance CEO position?

Misrahy: Physicians Insurance presented an extremely unique opportunity in the insurance industry and I was attracted by the challenge of leading this progressive company. The Board of Directors has enabled the CEO to “do the right thing,” which has already resulted in the far-reaching verdict of the Kadlec

case. Physicians Insurance participated in this case so that medical care could be significantly improved. The company’s support of the medical community through the Board and committee structure, coupled with the high-quality staff, enables Physicians Insurance to provide an insurance product and services unlike those of any of our competitors. This insurance company is the exception instead of the rule, and it is one I want to be associated with. We really make a difference.

Editor: What is the mission of Physicians Insurance?

Misrahy: Our Mission is as follows:

- To provide insurance coverage to physicians and health care providers at the lowest possible cost consistent with sound financial and insurance practices.
- To anticipate and respond to changing needs and trends in a manner that is beneficial to the members, individually and collectively.
- To improve the quality of medical care and reduce the instances of adverse outcomes of that care.
- To protect and preserve the personal and professional interests of each and every one

of our members consistent with sound financial and insurance practices.

Editor: What are the principal products and/or services of Physicians Insurance?

Misrahy: Our principal product is medical professional liability (PL) insurance for physicians and clinics. Physicians Insurance offers three types of PL insurance policies: solo practitioner, corporate/partnership, and health care facility.

Stop-Loss Program: we offer provider and medical stop-loss coverage. Our program serves the stop-loss insurance needs of the provider and the medical-related employer communities in Washington and Oregon with provider excess coverage and medical stop-loss coverage.

The Stop-Loss Program protects the provider organization or medical clinic from catastrophic patient losses.

Through its subsidiary Physicians Insurance Agency (Association Insurance Services), the company also provides business overhead insurance, disability insurance (individual and group), life insurance (individual and group), long-term care insurance (individual and group), office package policies, upgrades for employment

Continued on next page

Continued from prior page

practices liability insurance and bonds.

Editor: Do you have any plans for new products and/or services?

Misrahy: In response to the nation's rapid growth of employment-related lawsuits, the company included Employment Practices Defense (EPD) coverage, effective January 1, 2007, on each insured's PL policy at no charge. This coverage provides up to \$25,000 for legal defense in employment-related claims. For upgraded coverage, we also offer Employment Practices Liability (EPL) coverage through Physicians Insurance Agency for an additional premium.

Also effective January 1, 2007, Physicians Insurance Agency—through its strategic alliance with a major carrier—began offering a new package policy specifically designed for medical practices.

We have recently expanded our market to include PL accounts in metropolitan Portland, Oregon, and Northern Idaho.

Editor: Do you think our health care system is sustainable in its current form?

Misrahy: We believe that in the niche of the health care delivery system in which we function, medical professional liability, the system is not sustainable, either for patients or for physicians.

Editor: What changes would

make it sustainable?

Misrahy: We need a system with resources used primarily to compensate patients injured by medical negligence, not to pay for attorneys and the other costs of litigation. The reality is that this is unlikely to occur until or unless there are significant changes to the health care delivery system. Just as the health care delivery system is hampered by excessive administrative costs, so is the health care liability system. We believe reducing those costs in health care in general and for liability in particular would go a long way toward making the health care delivery system sustainable.

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The Do's and Don'ts of Interviewing: How to Answer the Most Common Questions

By Joanna Lueck

It is said that the average person's greatest fear, right behind dying, is public speaking. However, it has been my experience that for a lot of people there is one fear that surpasses both of these — undergoing a job interview.

Advanced preparation is the magic ingredient. Before you land the job you are looking for, whether you have one interview or fifty, you MUST take time to give thorough consideration to those subjects that are commonly asked of most job applicants.

The vast majority of questions asked during interviews are simple variations on a core group of common questions. The reasons for this is that employers are basically after the same information.

The following are a few of the most frequently asked questions as well as guidelines on how they should be answered.

Tell us about yourself

This is the opportunity to tell the interviewer who you are as a professional and as a person. If you have not already answered a similar question about your work experience, tailor your response along professional lines. When describing your personal life out-

side of work, emphasize those aspects that demonstrate a healthy work/life balance. Include activities that highlight the character traits most likely to contribute to your success in the position for which you are interviewing.

Tell us about your work experience

Be prepared to provide a concise summary of your key responsibilities and accomplishments in each of your previous positions (go back ten years). Stress the positive: the aspects you most enjoyed and the areas in which you achieved the greatest successes both for yourself and for the organizations. Be careful not to drone on and take up too much of your allotted time, but do not be so concise that you fail to paint a clear picture of your abilities.

Have you ever been fired or terminated from a position and why

If your answer is yes, you need to gain a good perspective of the situation.

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an individual with whom you have a severe personality or ethical conflict. Answer the interviewer in a forthright manner. Provide a brief but thorough, professional response to satisfy the interviewer's need to understand your reason for leaving the position. The better you handle this question, the sooner you can move on to the next one.

Joanna Lueck is a Healthcare Recruiter and writer living in Washington State. Her book "The Job Interview Preparation Pocket Handbook" is available at <http://www.amazon.com>. Joanna can be reached at joannalueck@hotmail.com

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Plan and Hospital Financial Information

YTD Net Income and Members through 03/31/07 for the Largest Health Plans in Washington State (1)

Plan Name	Net Income	Members	Plan Name	Net Income	Members
Health Plans:			Arcadian Health Plan	(\$4,700,636)	18,077
Regence BlueShield	\$16,295,637	949,623	Timber Prod. Manuf. Trust	\$128,819	10,098
Premera Blue Cross	\$43,294,500	720,561	Washington Employers Trust	(\$1,185,294)	8,995
Group Health Cooperative	\$49,019,147	410,404	Aetna Health, Inc.	\$1,033,801	7,350
Molina Healthcare of WA	\$9,677,559	286,746	Puget Sound Health Partners	(\$191,293)	0
Community HP of WA	\$4,460,282	231,285	Vision or Dental Plans:		
Group Health Options	\$246,626	98,178	Washington Dental Service	\$2,736,188	895,137
Asuris Northwest Health	\$473,242	88,752	Vision Service Plan	\$1,813,757	522,914
LifeWise Health Plan of WA	(\$675,357)	84,183	Willamette Dental	\$160,967	68,555
Pacificare	\$12,431,832	53,207	Dental Health Services	(\$145,206)	25,048
Columbia United Providers	\$43,375	35,508	Pacific Visioncare	\$6,077	3,286
LifeWise HP of AZ. (3)	(\$3,784,697)	28,660			

YTD Margin and Days through 12/31/06 for the Largest Hospitals in Washington State (2)

Hospital Name	Margin	Days	Hospital Name	Margin	Days
Swedish Medical Center	\$83,492,143	147,498	St. Joseph Hospital Bellingham	\$10,386,583	57,857
Sacred Heart Medical Center	\$40,947,507	143,024	Good Samaritan Comm Health	\$18,950,716	51,828
Harborview Medical Center	\$16,669,000	131,582	Valley Medical Center	\$17,969,021	50,570
University of WA Med Ctr.	\$23,815,691	106,405	Evergreen Hospital Med Center	\$15,157,719	49,466
Providence Everett Med Ctr.	\$38,671,351	95,236	Highline Community Hospital	\$7,926,729	47,257
St. Joseph Medical Center	\$53,149,636	90,967	Yakima Valley Memorial	\$8,337,576	46,962
Southwest WA Med Ctr.	\$22,253,044	86,759	Swedish Cherry Hill Campus	(\$7,022,263)	40,715
Virginia Mason Medical Ctr.	\$13,208,499	82,839	Kadlec Medical Center	\$1,291,150	40,574
Tacoma General Allenmore	\$55,467,207	81,127	Holy Family Hospital	\$12,423,687	39,659
Providence St. Peter Hospital	\$31,545,494	80,914	Central Washington Hospital	\$12,833,960	39,487
Deaconess Medical Center	\$6,027,242	68,052	Northwest Hospital	\$6,234,899	39,125
Children's Hospital	\$28,335,004	66,651	Peacehealth St. John Med Ctr	\$22,290,615	36,325
Overlake Hospital Med. Ctr.	\$20,273,333	62,149	Stevens Healthcare	\$463,806	33,614
Harrison Medical Center	\$8,540,280	61,415	North Valley Hospital	(\$488,584)	29,924

1. Source: WA State OIC. 2. Source: WA State DOH 3. LifeWise Health Plan of AZ's enrollment is in Arizona.

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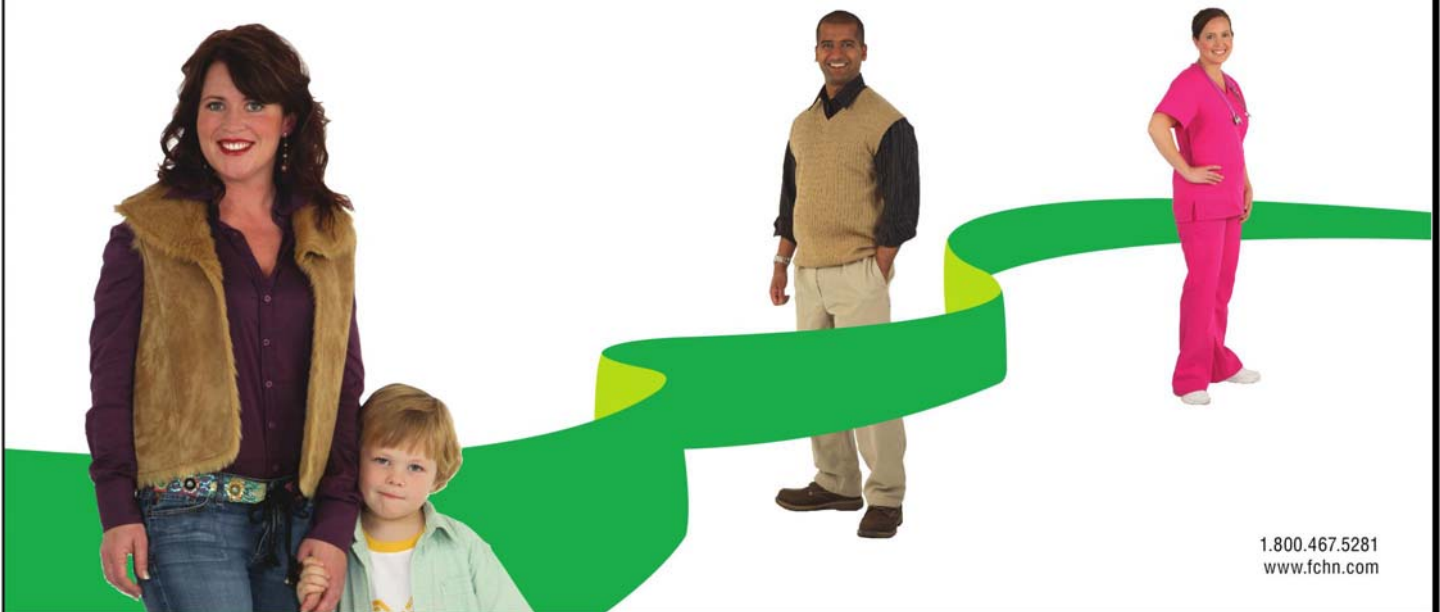
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