NFP Health is the United States' premier health insurance exchange billing vendor. They provide financial and technology solutions to state-based health insurance exchanges. As part of the NFP corporate family, it is one of the nation's largest insurance brokerage and consulting firms. Since the inception of the Affordable Care Act in 2010, NFP Health has built and operated seven state-based health insurance exchanges. With over two dozen health and dental carriers nationwide and partnerships with consulting firms such as Deloitte and Optum, NFP Health's core services include premium billing, end-to-end enrollment, carrier reconciliation, EDI (Electronic Data Interchange), broker commissions, and contact centers.
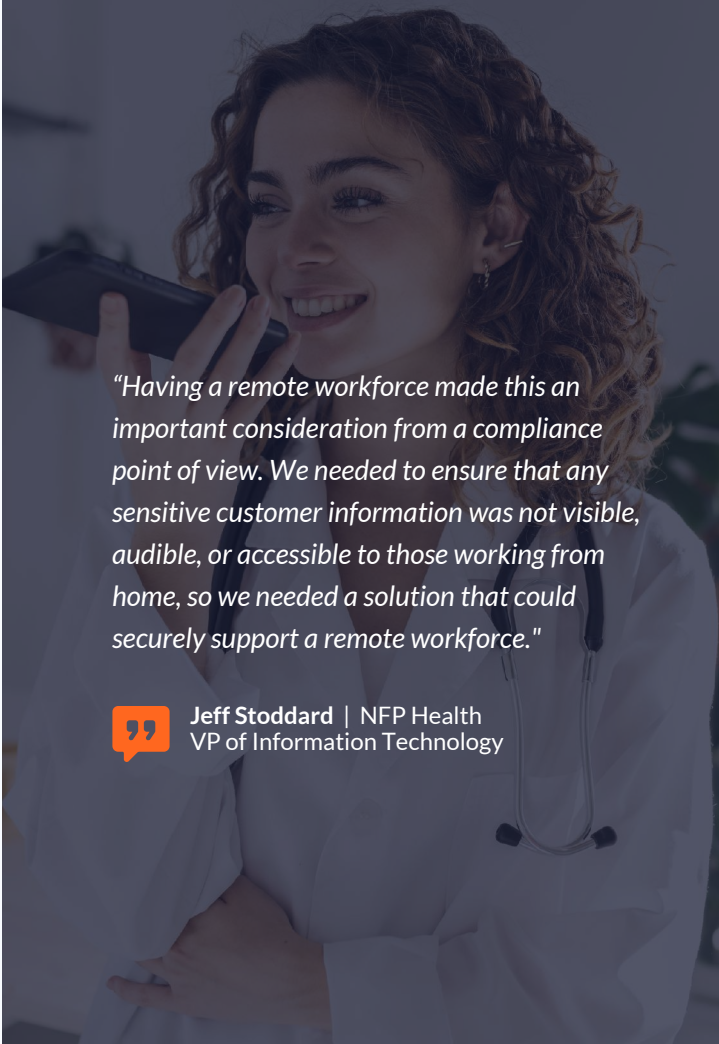
## THE COMPLIANCE CHALLENGE

NFP Health operates seven Health Insurance Exchanges across the country. This includes managing the contact center operations for the State of New Mexico's Individual Health Insurance Exchange (NMHIX). **Jeff Stoddard, VP of Information Technology for NFP Health**, explains how the organization has focused on implementing the right technologies to deliver an efficient customer experience, with risk management and payment compliance built into the heart of its operations for NMHIX.

"This was a multifaceted project where we looked to make improvements to streamline the overall customer service experience, as well as make payments quick and secure while ensuring continued compliance with data protection legislation and the PCI DSS. This was a strategic risk management objective," said Stoddard.

"A subset of contact center agents was responsible for taking manual credit card payments. This was time-consuming for the agents, added risk to the exchange, and limited customers to making payments within business hours. We needed to identify a way of lightening the load."

Understanding that a comprehensive solution was needed to improve CX and achieve regulatory compliance, NFP Health turned to its communications provider, Vonage, for recommendations. With its seamless integration and scalable, cloud-based PCI compliance solutions, PCI Pal quickly stood out as a key recommendation.

*"Having a remote workforce made this an important consideration from a compliance point of view. We needed to ensure that any sensitive customer information was not visible, audible, or accessible to those working from home, so we needed a solution that could securely support a remote workforce."*

**Jeff Stoddard** | NFP Health
VP of Information Technology

## THE SOLUTION

Having assessed the business case presented by Vonage, the team at NFP Health put the wheels into motion. Stoddard recalls, "In late September, we gave the go-ahead to proceed with PCI Pal, which meant aligning resources between Vonage, PCI Pal, and the NFP Health team. Everyone came together and was focused on making the implementation a success, creating a timeline of what needed to happen and by when."

The PCI Pal IVR Payments solution enables customers to securely make payments 24/7 over the phone. It equips contact centers to receive payments without bringing environments in scope of the Payment Card Industry Data Security Standard (PCI DSS). The PCI Pal IVR Payments solution is available from within the PCI Pal cloud-based platform that provides Agent Assist and Digital secure payment products so that the contact center can receive payment through any business communications channels.

"Preparation was key to ensure the integration would be a success; we needed to make it as straightforward as possible to keep to an 8-week timeline. In all, there were four systems involved, so we needed the right pieces of the jigsaw in place to bring it all together and make the project a success. Vonage and PCI Pal were very hands-on and supportive in scoping the project, which provided us with great confidence.

"The integration of PCI Pal with our telephony and payment systems went well. With each call, we now ensure that two pieces of vital information are collected at the outset: account confirmation and balance information. If a balance is payable, payment can be initiated through PCI Pal for collection. "Vonage has also adjusted the call tree so anyone calling in with a billing inquiry is now routed straight through to the right place, earlier in the process, saving time and delivering a more streamlined customer experience," explains Stoddard.

## THE RESULTS

When reflecting on the results of the project, Stoddard confirmed: "We needed a solution that would synchronize with all of our contact center systems, and we achieved this. Things went really well, and we launched within the 8-week window that we had originally planned for. **With PCI Pal's solution in place, We have total assurance relating to our data and payment compliance. Additionally, we have seen an overall boost in customer experience and time savings.**

"Since implementing the changes to our contact center practices, roughly 1,000 callers have utilized the automated system for account balance updates, and approximately 400 callers have securely processed payments with PCI Pal's automated payment solution. These improvements have significantly streamlined the entire process and freed up time for agents to provide better customer service to those in need. This has reduced the number of calls going to the agents if there is a zero balance - the customer doesn't need additional payment support. These additional filters have streamlined the entire process."

When asked about the support received from Vonage and PCI Pal, Stoddard was quick to remark on the willingness of the team to make tailored adjustments when needed, "Something I really like about the PCI Pal technology is its flexibility: it's fully configurable if there's a unique requirement, the team is happy to assess what is needed and undertake custom coding to suit. I was very impressed at this level of flexibility for a SaaS company, and I believe it meant a lot to the overall success of this project."

*"We have seen the customer experience improve, revenue is being protected through reduced call abandonment, and it removes potential agent error when processing payment transactions. First and foremost, we don't have to store any customer payment card data in our environment. It completely eliminates this risk, which was a critical requirement. We can provide risk certification when needed and this provides a great deal of confidence and reassurance. Lastly, it removes the onus from agents to handle sensitive card data – whether they are office-based or at home. With PCI Pal's solution in place, we can clearly demonstrate to our clients, or anyone else, how we have addressed payment risk across our business and its positive impact on our customer experience."*

**Jeff Stoddard** | NFP Health
VP of Information Technology