

P. A. C. E.

Proficiency. Accuracy. Confidence. Empathy.

Program and Curriculum Overview



CURRICULUM OVERVIEW

The P.A.C.E program has been developed based on a decade's worth of experience working with customer service agents in the payer industry. Thriving as a customer service payer agent requires P.A.C.E.:

- Proficiency
- Accuracy
- Confidence
- Empathy

Achieving P.A.C.E. requires mastering of three major health insurance concepts, individually and more importantly, in concert with each other.

Our program uses a building block approach to teach these concepts throughout the course. These concepts are complex. To fully learn a complex concept, it is best to “chunk” the learning. To do this we break the knowledge into pieces allowing learners to fully comprehend each piece of the puzzle. By the end of the course, the full concepts are not only understood, but can be applied in an agent's daily work as they communicate with members and providers.



This course incorporates adult learning techniques; and lessons have been carefully sequenced for the learner to:

1. **Understand concepts:** Concepts are presented in a multimodal manner to make the topics interesting and relatable. The program uses blended learning methods including eLearning, instructor-led training, and facilitated workshops.
2. **Articulate concepts clearly and concisely:** Learners are tasked with creating their own articulation of key concepts through workshops, games, exercises and listening to their own voice using our proprietary role play tool. The technology provides ample time for each learner to practice and self-learn what works for them as an agent. This self-awareness empowers them to be more member-focused and own their dialogue.
3. **Practice answering calls with empathy and confidence:** The program uses a building block approach to teach how to apply empathy and confidence when answering calls. We begin with a simple call and add more and more complexity as the program progresses. Practice does make perfect. Our role play tool allows each learner to practice and refine their approach to answering calls.

4. **Refine calls keeping proficiency in mind:** Proficiency is introduced early in the program so that learners understand its importance. Proficiency becomes a primary focus as learners are able to apply all of the other skills. Once learners have the knowledge to answer calls, their attention is then focused on listening to calls and improving their pace without sacrificing confidence and empathy.

Our Communications Program is a backbone of the curriculum and is woven throughout the course. Communication techniques and practice using our interactive role play tool are aligned to the learnings in our lessons. Fundamental to the Zelus approach is the use of **LAPs**. Just like runners need to practice, so do our learners. We use a three pronged approach to help reach **success**.

- Learn
- Articulate
- Play



First, learners **Learn** the concept and we ensure understanding. Concepts include communication techniques AND complex health insurance terms. Then we teach learners to **Articulate** the concepts with the following outcomes top of mind:

- Warm, empathetic demeanor
- Accurate Answers
- Concise probing and articulation of answers to ensure appropriate handle time

To make it stick, learners **Play**. This course requires a high level of interaction. As we **Play**, we use a variety of techniques to engage the learner including:

- **Facilitation:** Trainers lead learners in comprehensive, critical thinking discussions focusing on concepts covered and how they impact Services, Network, and Member Liability.
- **Gaming:** Through our proprietary “Game of Health”, participants randomly choose “Who Are You?” member profile cards and “Your Health Plan” cards and begin a Health Journey by selecting various Health Events. Participants calculate the impact of these Health Events in reference to their profile and health plan to truly feel the effect that life’s uncertainty has on members. This game allows learners to walk in the shoes of members to promote empathy and solidify the knowledge of the industry and their ability to satisfy customers.
- **Role Playing:** Using our interactive role play tool, each learner individually role plays specific scenarios. Learners can practice each role play several times. They can play it back, listen to how they sound, and re-record. This self-learning technique gets each agent focused on how they sound and how to self-correct to improve the member’s experience. It is a powerful tool.

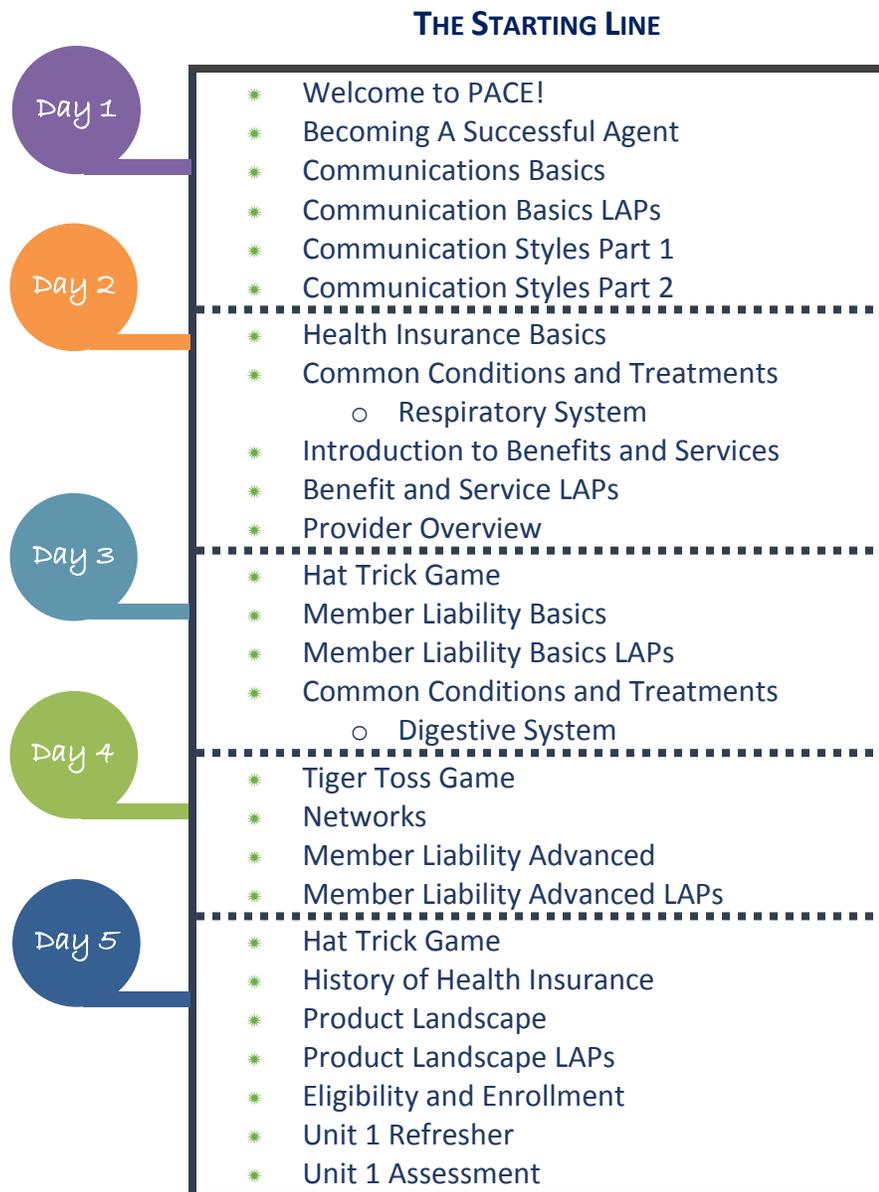
PACE Program and Curriculum Overview

The curriculum is broken into three Units.

- The Starting Line
- Hit Your Stride
- CLAIMing Victory

Unit 1: The Starting Line

The journey begins by laying the ground work of what it takes to become a successful agent. We begin soft skills through our basic communication lesson and learners conduct their first LAP on Day 1.



We continue to build learner knowledge by adding key terms, definitions, and how these terms are related. We introduce the concepts of Types of Service and Place of Service, simple Member Liability, and Networks focusing on in-network providers and facilities. LAPs using the role play tool immediately begin developing skills of empathy and the ability to articulate key terms. Learners role play typical benefit calls. Each agent must successfully answer each member call explaining the benefit, the network coverage and detailing the member liability by explaining the applicable deductibles, copays, coinsurance, and maximum-out-of-pocket accumulator. In Unit 1, Empathy and Accuracy are the measurement for the success of the role plays.

Unit 2: Hit Your Stride

We begin with how to read Summary of Benefits Coverages in the Benefits and Services Advanced module. Our innovative Common Terms and Conditions eLearning lessons set the foundation for agents to understand medical terminology; as well as typical health services and the providers and facilities that provide those services. Agents learn that a typical inquiry can contain many benefits because the member is really asking about the entire Episode of Care, and it's the agent's job to help answer all of the spoken and unspoken questions. This unit significantly adds to each agent's knowledge base of services and how to translate those services into Benefits. Agents learn how to translate a member's description of their health need to a Benefit Summary which is primarily focused on Place of Service. We crystallize these topics through role plays using our interactive web tool. In Unit 2, Empathy and Accuracy continue to be measurements for success. Confidence becomes more important as the benefits and service knowledge is learned.

HIT YOUR STRIDE



Day 8

- * Common Conditions and Treatments
 - o Endocrine System
- * Game of Health continues
- * Common Conditions and Treatments
 - o Circulatory System
 - o Integumentary System

Unit 3: CLAIMing Victory

Unit 3 is all about claims. The focus is on what an agent needs to know about claims including Claims and Coding Fundamentals, Coordination of Benefits, and how to read EOBs and EOPs. Throughout this unit, agents will learn to read claims and answer member questions about claims including how to tell a member that their claim was denied. Role plays now focus on all four success factors: Pace, Accuracy, Confidence and Empathy. Learners listen to calls and critique based on all four factors. This is critical to learning when and how to add efficiency to calls. They learn to balance empathy with efficiency.

CLAIMING VICTORY

Day 9

- * Claim Fundamentals
- * EOBs and EOPs
- * Coding Fundamentals

Day 10

- * Coordination of Benefits
- * Putting It All Together Refresher
- * Final Assessment

The P.A.C.E. course is system agnostic. This program lays the foundation that every payer call center agent needs to understand and answer customer calls. With this comprehensive foundational knowledge and the ability to