



:ubiquity

The Powerful Potential of Nearshore Bilingual Healthcare Support

Managed care plan sponsors who use offshore bilingual agents for member service can boost satisfaction, increase enrollments and achieve significantly lower operating costs.

Executive Summary

Demographics in the U.S. are shifting in two notable ways that are relevant to customer service center operators.

First, the population is aging. Some 10,000 people turn 65 every day.¹ And unlike millennials and Generation Z, baby boomers—those born between 1946 and 1964—and older are more likely, when given the choice, to call a company rather than use a self-service option.

Second, the number of Hispanics in America continues to grow, with roughly 13% of the U.S. population now speaking Spanish as a native language.²

These statistics underscore the need for more customer service agents and for more agents who can speak Spanish in the highly regulated healthcare space. While one solution is to hire both English- and Spanish-speaking agents, there are significant competitive advantages to recruiting agents who are fluent in writing and speaking both languages. Healthcare plan sponsors can gain even more advantages by using an offshore customer service center in a country with a large population of bilingual agents.

A bilingual agent who fields calls in English and Spanish can:



- A** Decrease Hold Times
- B** Boost Productivity Per Agent
- C** Reduce Hiring Costs

13
%

Percentage of U.S. population, roughly 40 million, who say they speak Spanish at home.²

1 Healthcare's Customer Service Challenge: Communication

Medicare is a national health insurance plan in the United States for people age 65 or older. Original Medicare plans offer coverage managed by the federal government, but, as an alternative, people can choose to enroll in Medicare Advantage plans, which typically offer additional benefits paid by a private, Medicare-approved insurer—also known as a plan sponsor. Enrollment in Medicare Advantage plans grew by nearly 10% between 2018 and 2019, according to J.D. Power.³

Overall customer satisfaction with Medicare Advantage plans received 795 on a 1,000-point scale, according to a recent J.D. Power study.³ That's a good score. But if you look closer, a worrying finding stands out: Among the lowest-rated attributes in the study, aside from cost, were those related to information and communication.³

That middling communication performance is also reflected in the Star Rating System that the Centers for Medicare & Medicaid Services (CMS) uses to rate all Medicare Advantage plans; Star Ratings are published on the Medicare Plan Finder for participants and prospective participants. "Customer Service" and "Call Center – Foreign Language Interpreter and TTY Availability" are two of 33 measures by which plans are evaluated.⁴ Clearly, a customer service center can play a critical role in shaping members' feelings regarding specific plans. And because consumers can choose among multiple Medicare Advantage plans, the performance of the customer service center can affect the bottom line for plan sponsors.

"The establishment of an online retail marketplace for insurance is pushing customers to view their relationships with healthcare providers in the same way as they view their interactions with other service providers, such as financial companies—and so they are expecting the same level of customer care," explains David Betts, a Deloitte Consulting principal and leader with Deloitte for Customer and Digital Transformation for Health Care Providers, in an online interview for the firm.⁵

Research also shows that customers tell an average of nine people about a positive experience with a brand, but they tell 16 people when they have a negative experience.⁶ Negative sentiment can damage a sponsor's reputation, especially when tales of customer frustration are shared on social media sites. Also of relevance to plan sponsors: Social media is no longer the domain of youth. Currently, about 82% of baby boomers belong to at least one social networking site.⁷

65



Increase
in efficiency
from bilingual
member/patient
support⁸



Among the lowest-rated attributes in a Medicare Advantage Plan customer-satisfaction study, aside from cost, were those related to information and communication.³

2 Bilingual staff can double down on customer service.

By 2030, every member of the baby boomer generation will be 65 or older.¹ And as the U.S. ages, it's also becoming increasingly Hispanic. Hispanics accounted for 52% of U.S. population growth from 2008 to 2018, according to the U.S. Census Bureau, and the Hispanic population reached nearly 60 million in the U.S. in 2018.⁹ Today roughly 13% of people in the U.S. say they speak Spanish at home.²

These changing demographics indicate that managed care sponsors can clearly benefit from using bilingual agents.

And there are more advantages than just overcoming language barriers:

- **Increased efficiency**

A bilingual agent can field calls in either English or Spanish, which decreases hold times, boosts productivity per agent and reduces hiring costs.

- **Seamless bilingual support**

There are multiple scenarios in which the ability to switch between English and Spanish can deliver a superior customer experience. A Spanish-speaking customer may initiate a call in English and find it helpful to continue in Spanish. A Spanish-speaking customer may be joined by an English-speaking family member, medical professional or legal representative. Or a Spanish-speaking customer may ask for clarification of medical instructions, in which case a bilingual agent can check with the doctor's office in English and relay the clarification in Spanish, providing uninterrupted customer service.

- **Cultural awareness**

In one survey of contact center professionals, 72% of respondents said support in a customer's native language increased satisfaction with customer support, and 58% said it increased brand loyalty.¹⁰ And it's

60



Percentage by which client-centric companies are more profitable compared to companies not focused on the customers.¹³

not just language: Online travel agency Priceline found, for example, that South Americans tend to stay on calls longer, a nuance which helps illustrate that understanding culture is just as important as understanding language.¹¹ A bilingual agent who can bring meaningful cultural awareness to conversations can produce faster resolution and more satisfied members.

- **Continued regulatory compliance**

CMS regulations require specific performance metrics, such as 80% of incoming calls being answered within 30 seconds.¹² Bilingual agents can help plan sponsors achieve these regulatory requirements.

“The reality is that organizations that enable a superior customer service experience can not only get the payback on their investment, but also have stronger financial returns than their competitors,” explains Matthew Hitch, a Deloitte principal, in an online interview for the firm.⁵

Nearshore customer support in foreign countries, including El Salvador, is permitted by CMS as long as the vendor has completed third-party HIPAA certification.

3

The nearshore advantage

A customer service center in a Spanish-speaking Latin American country can be the best, most cost-effective solution for staffing bilingual agents. The number of bilingual agents with a medical background is limited in the U.S. and competition for them is fierce, so turnover tends to be high. In a country such as El Salvador, where there are 22,000 bilingual customer service agents, it’s easier to recruit and retain agents who speak and write well in both English and Spanish.¹⁴

English is taught at some of El Salvador’s public schools, and it is taught in U.S. and British bilingual schools there, with more hours of language instruction than the public schools. The schools that teach English do place an emphasis on grammar, so Salvadorans who graduate from these schools show a marked proficiency for written English, which makes them well-suited for chat sessions.¹⁵

55



The average cost savings per bilingual agent in El Salvador compared with a bilingual agent in the U.S.²⁰

To help meet the growing demand for talent, some customer service centers offer their own English instruction programs. In the Bridges to Employment program, USAID partners with Salvadoran government divisions, training institutions and employers to specifically train citizens for jobs in a select number of industries, including technology and communications.¹⁶

El Salvador has become an especially attractive destination for customer service centers. The country offers economic stability due to its use of the U.S. dollar as its national currency, and it is conveniently located between North and South America. In 2015, El Salvador began working with the Millennium Challenge Corporation—a U.S. government agency—to improve its competitiveness and productivity in international markets.¹⁷

And from a compliance standpoint, nearshore customer support in foreign countries, including El Salvador, is permitted by CMS as long as the vendor has completed third-party HIPAA certification, which is confirmed during joint CMS/state readiness reviews.¹⁸

More than 80 customer service centers, plus some 20 IT companies, have set up shop in El Salvador.¹⁹ And the country will continue to experience high single-digit growth in outsourcing during the next three to five years, according to a Frost & Sullivan forecast.¹⁴

More than 80 customer service centers have set up shop in El Salvador.¹⁹

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Conclusion

Given the aging U.S. population and the increase in Spanish speakers, the advantages of bilingual agents over agents who speak a single language are formidable. Hiring bilingual agents with exceptional communications skills can improve satisfaction for members who need support in English, Spanish or both. And when bilingual agents are based outside the U.S., operating costs can be significantly reduced.

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About Ubiquity

Since 2012, Ubiquity has offered clients distinct advantages with its HIPAA-compliant contact center based in the heart of downtown San Salvador. Ubiquity's recruitment team sources the best talent based on oral and written English and Spanish assessments and healthcare experience. Agents receive dynamic training sessions and are immersed in a client's culture before their first member call. Experienced trainers and QA analysts hone agents' skills for effectively helping populations with low literacy, high power-of-attorney rates and SDOH challenges such as loneliness, distrust of medical treatment and unfamiliarity with technology. Sixty percent of Ubiquity's team leads are agents who were promoted within the San Salvador center.