



Washington Health Benefit Exchange

Health Care & Wellness Work Session: Exchange Overview

January 14, 2014

Richard Onizuka, PhD, CEO

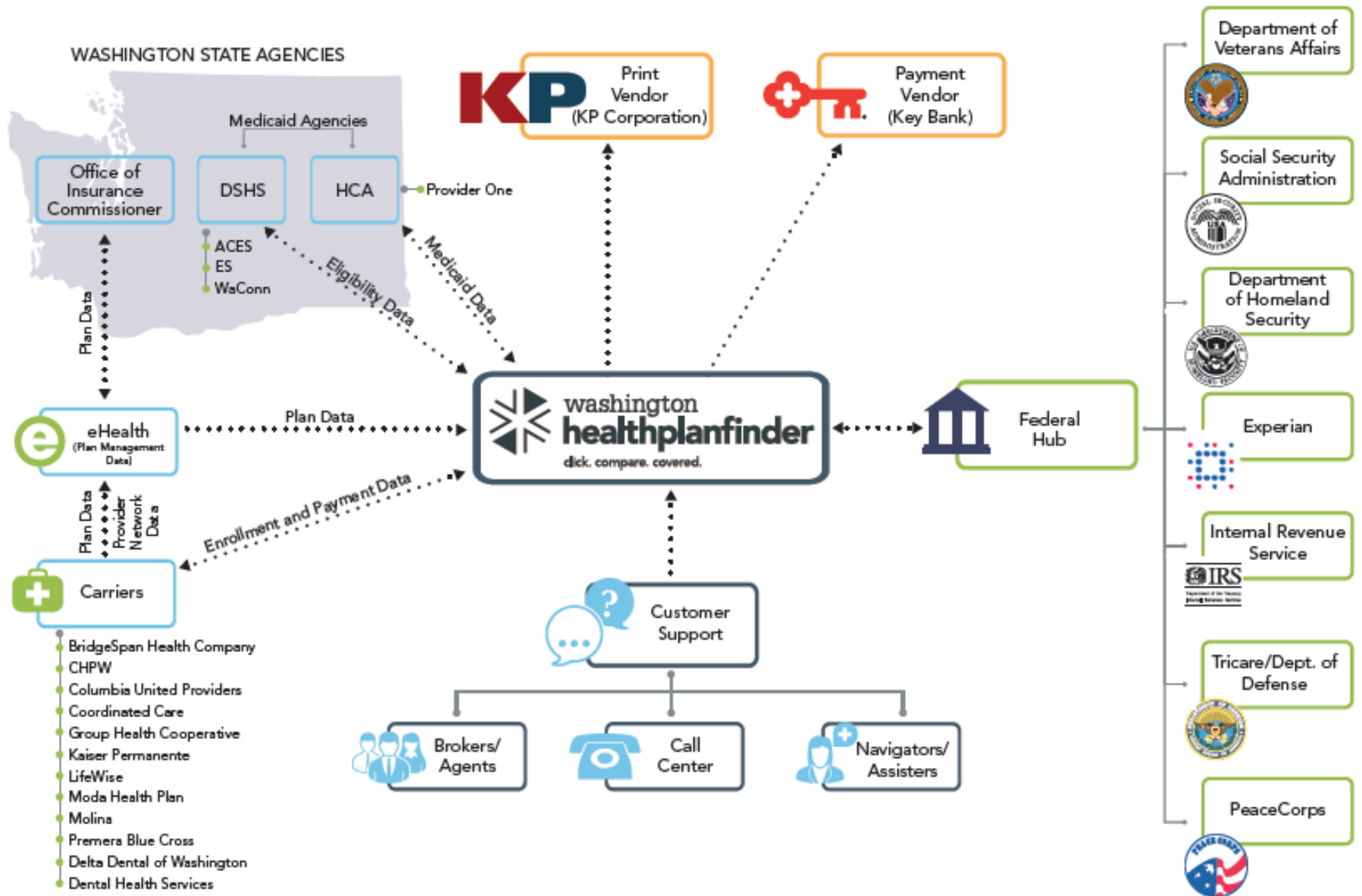
Exchange Overview

- The Washington Health Benefit Exchange (“the Exchange”) is a public-private partnership. The Exchange is subject to open public meetings and public disclosure guidelines.
- The Exchange is responsible for managing the online health insurance marketplace, *Washington Healthplanfinder* (available in English and Spanish)
- Through *Healthplanfinder*, WA residents can obtain Medicaid or commercial health coverage, compare plan options, and see if they qualify for federal subsidies to help pay for coverage. All renewals also go through *Healthplanfinder*.
- *Washington Healthplanfinder* launched on October 1, 2014.
- About 1.8M -- 1 in 4 –Washington residents have signed up for health insurance through *Healthplanfinder*.
- The Exchange supports a robust customer support network, including a Spokane based call center, and state-wide Navigator and Broker enrollment assistance programs.



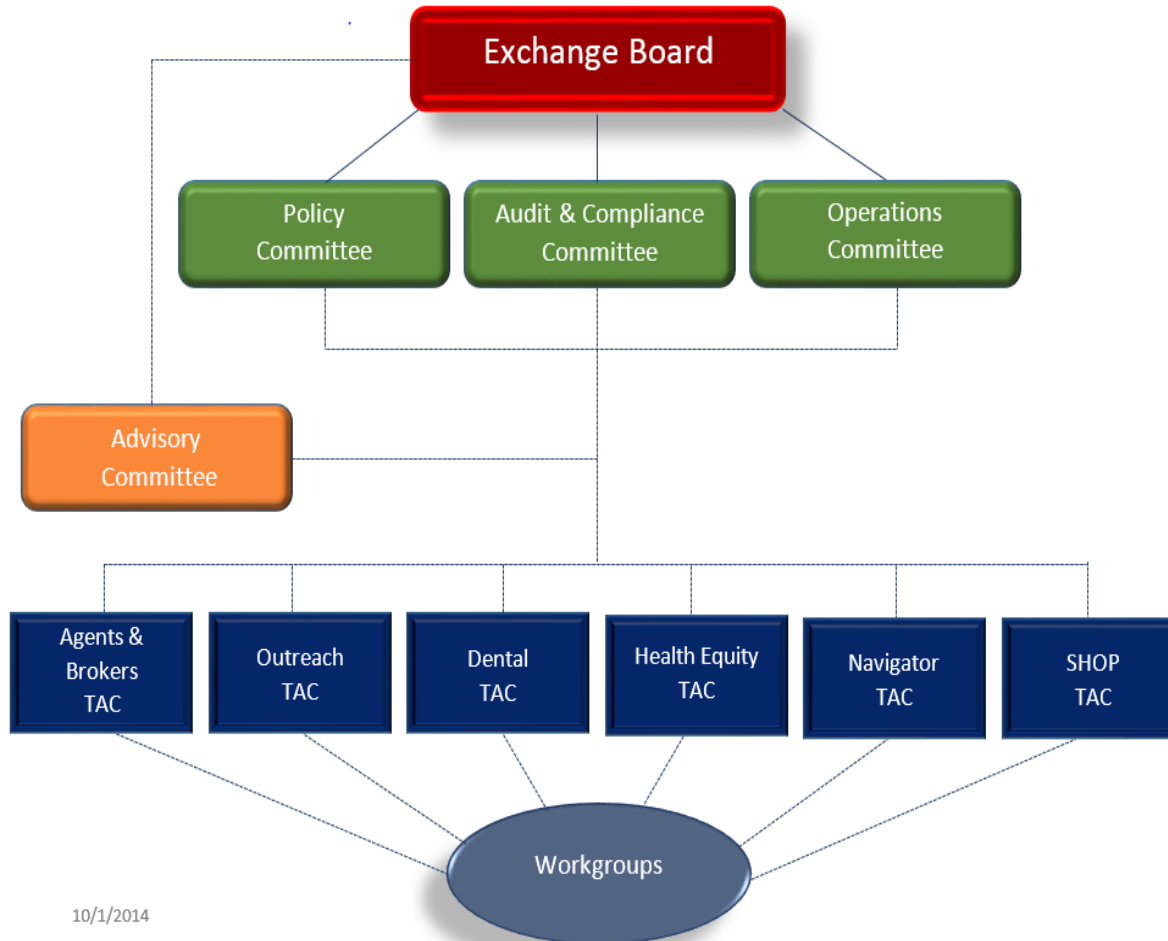
Washington Healthplanfinder

-HEALTHPLANFINDER SYSTEM INTERFACES



Exchange Governance

- The Exchange is run by an 11-member, bi-partisan Board
- Board members are nominated by each legislative caucus
- Board members are appointed by the Governor to two-year terms



10/1/2014



Exchange Funding

Operation costs through 2014 are fully funded by Federal Grants

The Exchange must become self-sustaining in 2015

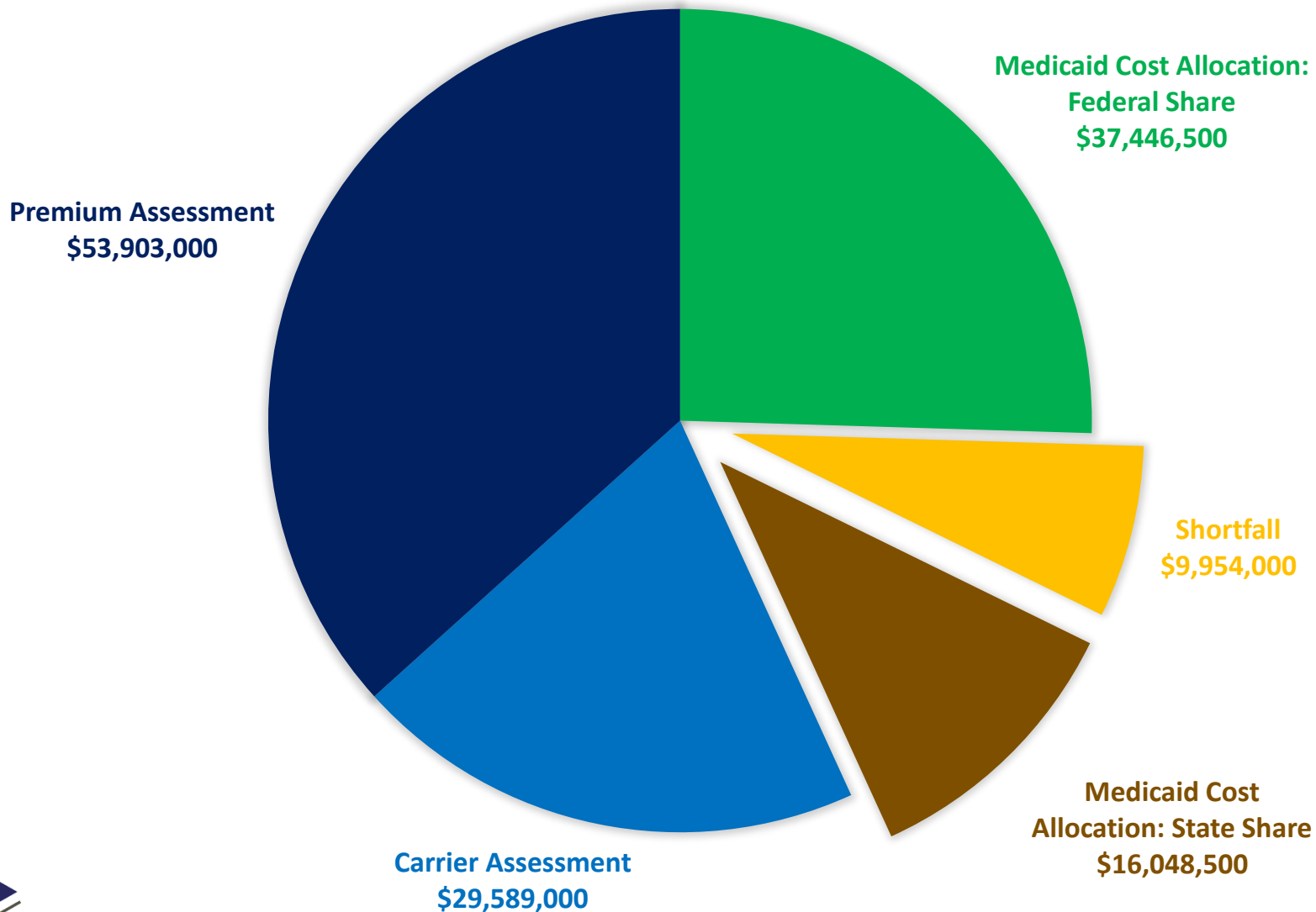
Exchange funding is appropriated by the legislature

Three currently available ongoing Exchange funding sources

- Qualified Health and Pediatric Dental Plans Insurance Carrier premium taxes (2%) collected from insurance products sold in the Exchange during 2015
- QHP/QDP Issuer (carrier) assessments (\$4.19/\$0.33)
- Reimbursement from HCA for providing Medicaid services (cost allocation formula)



Proposed Revenue Sources: SFY 2016-2017 (assumes \$147M)



First Year Highlights

- **Exchange Enrollment (Oct 1.-Mar. 31, 2014)**
 - QHP: projected 133,000; actual: 164,062
 - Medicaid: projected new 136,222; actual: 285,275
- **Federal Subsidies obtained through Exchange**
 - \$300 million to help pay for premiums
 - \$50 million to reduce the cost of hospital and provider visits
- **Decreased Uninsured Rate**
 - 4th largest drop in rate of uninsurance nationwide (Gallup)
 - 30% drop in charity care in WA; nearly \$154 million (Seattle Times)
- **Retention**
 - On average, 4-5K qualified health plan consumers disenroll each month, 2-3K consumers enroll each month
 - 1/3 terminated for non-payment; 1/3 voluntarily leave; 1/3 no longer eligible (most transition to Medicaid)



2015 Open Enrollment (Nov. 15- Feb. 15)

Overall System Performance

Early Indicators for 2015 Enrollment

- 107,000 Qualified Health Plans
- 471,602 new Medicaid adults

Challenges & Path Forward

- Invoice and Payment Issues
 - Removal of premium aggregation; modular solution/3rd party vendor
- System Glitches
 - Code review; change in Deloitte on-site management
- Consumer Experience
 - Special Enrollment for anyone who experienced technical difficulty
 - Consumer workgroup; more Client Specialists; new complaint process



General Resources

www.wahealthplanfinder.org

www.wahbexchange.org

1-855-WAFINDER (1-855-923-4633)

TTY/TTD for Deaf : 1-855-627-9604

info@wahbexchange.org



[WAHealthplanfinder](https://www.facebook.com/WAHealthplanfinder)



[@waplanfinder](https://twitter.com/waplanfinder)



[waplanfinder](https://www.youtube.com/waplanfinder)





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healthplanfinder

click. compare. covered.

Appendix

Exchange Board

Ron Sims– Chair, Retired *Deputy Secretary for the U.S. Department of Housing and Urban Development*

Hiroshi Nakano –CEO South Sound Neurosurgery

Bill Baldwin – Partner, The Partners Group

Don Conant – General Manager, Valley Nut & Bolt, Assistant Professor

Bill Hinkle – Executive Director, Rental Housing Association and Former Legislator

Mark Stensager– Retired Health System Administrator

Ben Danielson – Medical Director, Odessa Brown

Phil Dyer – Senior VP, Kibble & Prentice, and Former Legislator

Teresa Mosqueda – Legislative & Policy Director, Washington Labor Council

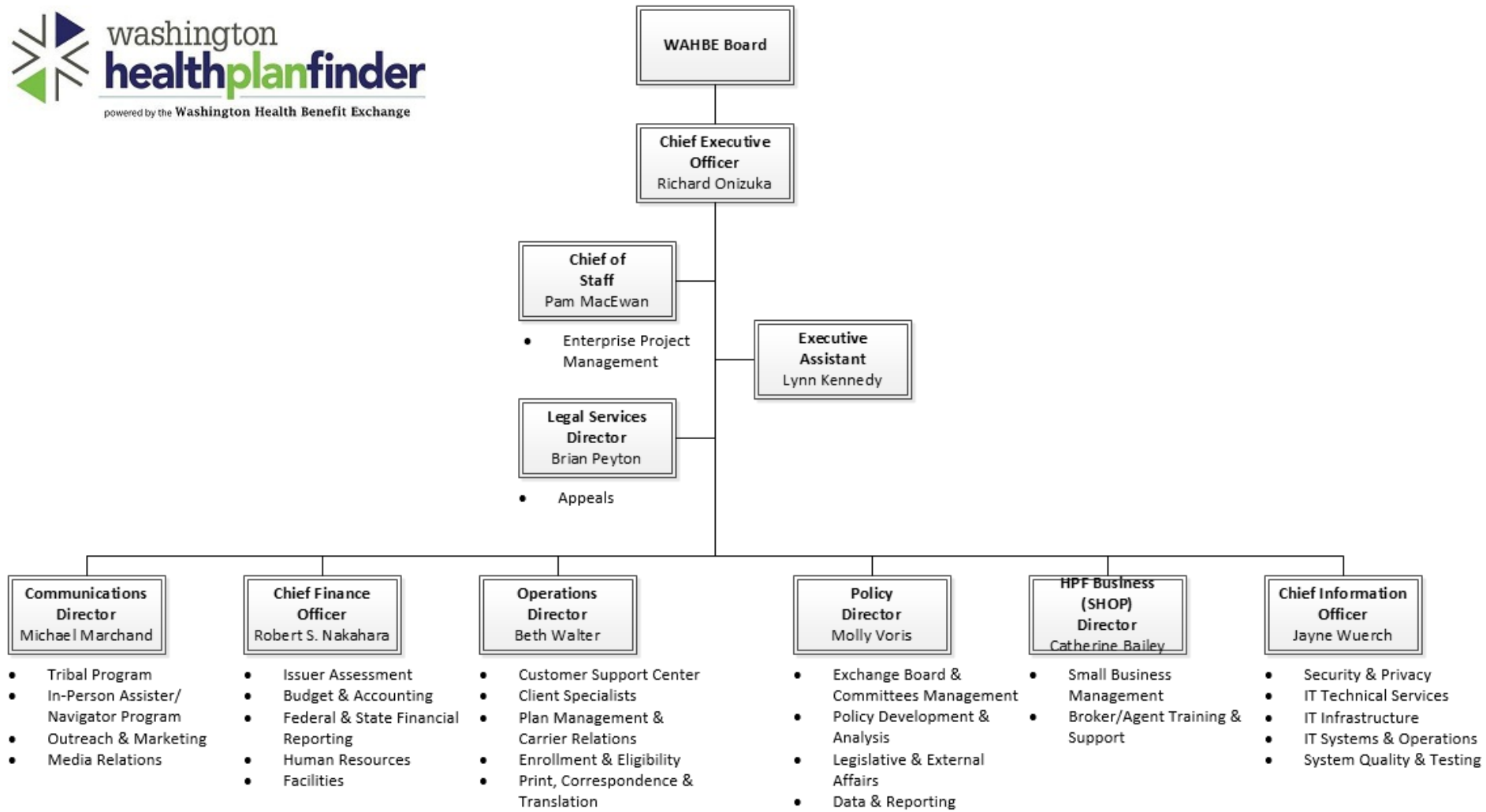
***Commissioner Mike Kreidler** – Insurance Commissioner

***Dorothy Teeter** – HCA Director



* non voting, ex officio

Exchange Organizational Chart



Real People, Real Stories

The new *Healthplanfinder* homepage features personal, customer stories of those who were positively impacted by health care reform, including:

- Becky and Todd from St. John – “With Financial help, our family’s monthly premiums fell from \$2,400 to \$306. Now, we can help our children pay for college.”
- Reverend Don from Seattle - “Uninsured and diagnosed with brain tumors, I was concerned about getting the right care. Now I don’t have to worry. I found a free health plan.”
- Tiffany, the owner of the Adrift Hotel in Long Beach - “We’ve always wanted to offer health benefits to our employees. The small business tax credits made it possible.”

HOME | EN ESPAÑOL Sign In | CUSTOMER SUPPORT ?

washington healthplanfinder
click. compare. covered.

Are you an existing customer? Sign in to renew coverage, report a change in your household or pay your monthly health plan premium.

INDIVIDUALS & FAMILIES WASHINGTON APPLE HEALTH WASHINGTON BUSINESSES

Looking for health care coverage?
Qualified Health Plan Open Enrollment: Nov. 15, 2014 to Feb. 15, 2015
Compare health insurance options for you and your family. You may qualify for financial help.
Shop For A Health Plan ▶

Applying for or renewing Apple Health?
Washington Apple Health Enrollment: Year-round
The Washington Health Care Authority oversees this health care program. It's easy to apply for or renew coverage.
Apple Health Coverage ▶

Shopping to cover your employees?
Washington Healthplanfinder Business Enrollment: Year-round
If you're an employer with up to 50 employees in Washington, you can shop for employee health insurance.
Cover Your Employees ▶

Financial Help to Lower the Cost of Health Coverage
More people than ever before are getting financial help to lower the cost of coverage. Free and low-cost plans are available to those who qualify based on income and family size. [Apply now to see if you are eligible for financial help.](#)

Recent Updates
@HeraldBizJournal @SnoCoBizJournal
.@WApplanfinder announces launch of site to help employers in state with up to 50 employees to compare health plans. [bit.ly/10qznIN](#)
Retweeted by WA Healthplanfinder



Customer Support

The screenshot displays the Washington Healthplanfinder website. At the top right, the 'CUSTOMER SUPPORT' link is circled in red. The main navigation bar includes 'HOME | EN ESPAÑOL', 'Sign In', and 'CUSTOMER SUPPORT ?'. The logo for 'washington healthplanfinder' is on the left, with the tagline 'click. compare. covered.' Below the logo, there are two main sections: 'INDIVIDUALS & FAMILIES' and 'WASHINGTON APPLE HEALTH'. The 'INDIVIDUALS & FAMILIES' section features a family photo and a call to action: 'Looking for health care coverage? Qualified Health Plan Open Enrollment: Nov. 15, 2014 to Feb. 15, 2015. Compare health insurance options for you and your family. You may qualify for financial help. Shop For A Health Plan >'. The 'WASHINGTON APPLE HEALTH' section features a photo of a man and a call to action: 'Already have Apple Health? Washington Apple Health Enrollment: Year-round. The Washington Health Care Authority oversees this health care program. It's easy to complete your annual renewal. Renew Apple Health >'. Below these sections is a 'Financial Help to Lower the Cost of Health Coverage' section, followed by 'Questions? Need Help Enrolling?' and 'HEALTHPLANFINDER-APPROVED PLANS' featuring logos for ASURIS NORTHWEST HEALTH, PREMERA BLUE CROSS, and ASSURANT Health. A sidebar on the right contains a 'Questions?' section with a search bar, '1-855-WAFINDER (1-855-923-4633)', and links for 'Application Quick Tips', 'Frequently Asked Questions', 'Glossary of Terms', 'Find a Navigator', 'Find a Broker', and 'Share Your Web Screen'. The footer includes 'About | Privacy Policy | Consumer Info Center | Contact Us', a small map of Washington, and a copyright notice for Washington Healthplanfinder and the Washington Healthplanfinder logo.



Applying for Coverage in *Healthplanfinder*



- Browse anonymously
- Apply
- Provide income information
- Review eligibility results
- Select a health plan
- Submit payment



Review Eligibility Results

HOME | SIGN IN | ESPAÑOL | CUSTOMER SUPPORT

washington healthplanfinder
click. compare. covered.

1 Browse 2 Apply 3 Select 4 Finalize

Eligibility Status

You applied for free or low cost health insurance coverage. Thank you for providing your household information. You'll find eligibility status details per household member by clicking each name below. A summary of any tax credit your household is eligible for is available at the bottom of this screen. Clicking Next will give you a summary your household's next steps to secure coverage.

Anthony Jones APPROVED

Qualified Health Plan
Anthony is eligible to purchase a Qualified Health Plan today. If a plan is purchased after 5:00pm on 3/23 the new coverage start date will be 5/1. [Why this result?](#)

Coverage Dates	Program	Renewal Date
01/01/2015 to 02/28/2015	Qualified Health Plan	N/A
03/01/2015 to 12/31/2015	Qualified Health Plan	This coverage will renew on 01/01/2016. We'll contact you before the coverage end date.

Tax Credits
Anthony is included in the tax unit that has been approved for tax credits. See more information at the bottom of this screen.

Next Steps for Anthony
You are eligible to buy a Qualified Health plan now. The premium amount shown includes tax credits. Please return to Washington Healthplanfinder after 1/23/2015 to purchase a plan again and receive a \$500 tax credit for your tax filing household.

Health Insurance Premium Tax Credits
This tax unit has been approved for \$300 in tax credits, which can be used to help lower the cost of insurance.

COVERAGE PERIOD 01/01/2015 - 02/28/2015

Tax Unit 1	Monthly Credit Amount
Anthony	\$300
Ava	Not Eligible
Emma	Not Eligible

COVERAGE PERIOD 03/01/2015 - 12/31/2015

Tax Unit 1	Monthly Credit Amount
Anthony	\$500
Emma	
Ava	

How Is This Calculated?
The amount is based on information you provided in your application such as household income and number of dependents. To see the full explanation click the button below.

[Tax Credit Information](#)

Next

About | Privacy Policy | Consumer Info Center | Contact Us

If you need additional language or disability accommodations, you may call 1-800-WASHINGTON (800-423-6635). The TTY Customer Support number is 1-800-427-8604. For individuals with a visual impairment, Braille and large print are also available on request. For individuals with a hearing impairment or disability, accommodations are also available through TTY Washington Relay. These services will be provided at no additional cost.

Powered by the Washington Health Benefit Exchange, Washington Healthplanfinder™ is the official ACA compliant health benefit exchange for the State of Washington.

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Select a Health Plan

HOME | WELCOME, JOHN DOE (SIGN OUT) | EN ESPAÑOL
CUSTOMER SUPPORT ?

1 Browse

2 Apply

3 Select

4 Finalize

My Search

Health Care Provider:
Dr. John Johnson [Edit](#) [Remove](#)

Looking for a plan to cover:
John Doe, 47
Sally Doe, 48

Mary Doe, 14
(is eligible and will be enrolled in CHIP plan separately)

Need help finding a plan?
Answer a few more questions to help narrow your search.
[Get Help](#)

Customize My Search

Premium

\$100 - \$200

\$200 - \$300

\$300 - \$400

\$400 - \$500

\$500 - \$600

Cost Sharing Reductions

Applicable

Not-Applicable

Deductible

\$500 - \$1,000

\$1,000 - \$1,500

\$1,500 - \$2,000

\$2,000 - \$2,500

\$2,500 - \$3,000

Out-of-Pocket Maximum

\$500 - \$1,000

\$1,000 - \$1,500

You selected this plan when searching earlier. Now that we have all of your information, some values may have changed, please review again before purchasing your plan.

QHP Logo

PLAN: SILVER

Evergreen HMO

[More information on this plan](#)

PREMIUM:

\$300

Price After \$30 Tax Credit

PLAN SUMMARY				
DEDUCTIBLE	HEALTH CARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY:
\$2,000	OUT OF NETWORK	\$2,000	\$150	\$10

[Consumer Rating](#)

[Quality Rating](#)

Remove From Comparison

More Savings: The cost of care is reduced for this plan based on your eligibility.

Buy

[View Comparisons \(2\)](#)

18 Plans Found

◀ Previous

Show: 5 Per Page

Next ▶

Sort By: Total Premium

QHP Logo

PLAN: SILVER

Evergreen HMO

[More information on this plan](#)

PREMIUM:

\$300

Price After \$30 Tax Credit

PLAN SUMMARY				
DEDUCTIBLE	HEALTH CARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY:
\$2,000	OUT OF NETWORK	\$2,000	\$150	\$10

[Consumer Rating](#)

[Quality Rating](#)

Remove From Comparison

More Savings: The cost of care is reduced for this plan based on your eligibility.

Buy

QHP Logo

PLAN: SILVER

Select Plan PPO

[More information on this plan](#)

PREMIUM:

\$300

Price After \$30 Tax Credit

PLAN SUMMARY				
DEDUCTIBLE	HEALTH CARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY:
\$2,000	OUT OF NETWORK	\$2,000	\$150	\$10

[Consumer Rating](#)

[Quality Rating](#)

Add to Comparison

More Savings: The cost of care is reduced for this plan based on your eligibility.

Buy



Exchange Federal Grant Funding Summary

Year Awarded	Grant	Funding Description	Amount	Amount Remaining#	Project Period
2010	State Planning Grant	To develop an Implementation Plan for a state-governed and administered health insurance exchange.	\$1M	\$0	Closed
2011	Level 1A	To build a comprehensive operational plan, develop policy options, and begin design of an IT system to facilitate critical exchange functions.	\$23M	\$0	Closed
2012/2013	Level 2	To design, develop, implement and support initial operations of Washington Healthplanfinder.	\$179M^ [\$7M from HCA] [\$15M to DSHS]	\$18M	May 2012 – Dec. 2015
2013	Level 1B	To further design, develop and implement Washington Healthplanfinder.	\$96M [\$5M from HCA] [\$7M to DSHS]	\$27M	Jan. 2014 – Dec. 2015
2014	Level 1C	To achieve stability in Healthplanfinder, add functionality that supports and improves upon customer service, and help to establish a sustainable exchange.	\$35M~ [\$8M from HCA]	N/A	Jan. 2015 – Dec. 2015

Amounts include accruals as of 12/31/2014

^15M provided to DSHS from CMS for ACES remediation

~ This amount is estimated based on the CCIIO awarded amount of \$27M

Additional information for WAHBE's Federal Grant Funding is available at the corporate website:

<http://wahbexchange.org/about-us/what-exchange/grants-federal-guidance/>





Washington Health Benefit Exchange

Health Care & Wellness Work Session: Complaint Process

January 14, 2014

Joan Altman, JD, MPH, Legislative and External Affairs Manager

Consumer Feedback/Complaint Overview

The Exchange established the current feedback/complaint framework for purposes of:

- Providing state residents with a way to capture, submit and escalate specific issues related to their experience
- Escalating medically necessary/ high priority cases that require immediate attention/resolution
- Capturing trends and feedback that will improve the consumer experience and feedback processes
- Ensuring that all information provided is handled in accordance with federal privacy and security guidelines as required by the ACA



Key Consumer Feedback/Complaint Avenues

Feedback Source	Related Actions
<p>Call Center CSRs (500+)</p>	<ul style="list-style-type: none"> •10,000 calls per day during open-enrollment •Referrals to HCA, DSHS, OIC as needed •Ticket created for any issue that cannot be resolved; triaged to staff
<p>Consumer Support Network Brokers (2300), IPAs (1900), Tribal Assisters (100), Community Partners (300)</p>	<ul style="list-style-type: none"> •Communicate issues to staff liaisons •IPA lead organizations can create tickets directly
<p>External Partners Legislators, Governor’s office, AG, OIC, and HCA</p>	<ul style="list-style-type: none"> •Submit referrals through established channels, tracked, status updates provided
<p>Online Form Direct access point online</p>	<ul style="list-style-type: none"> •Available through website; connects with existing tracking and escalation process
<p>Social Media Facebook, Twitter, etc.</p>	<ul style="list-style-type: none"> •Monitored with escalation provided for medically necessary cases

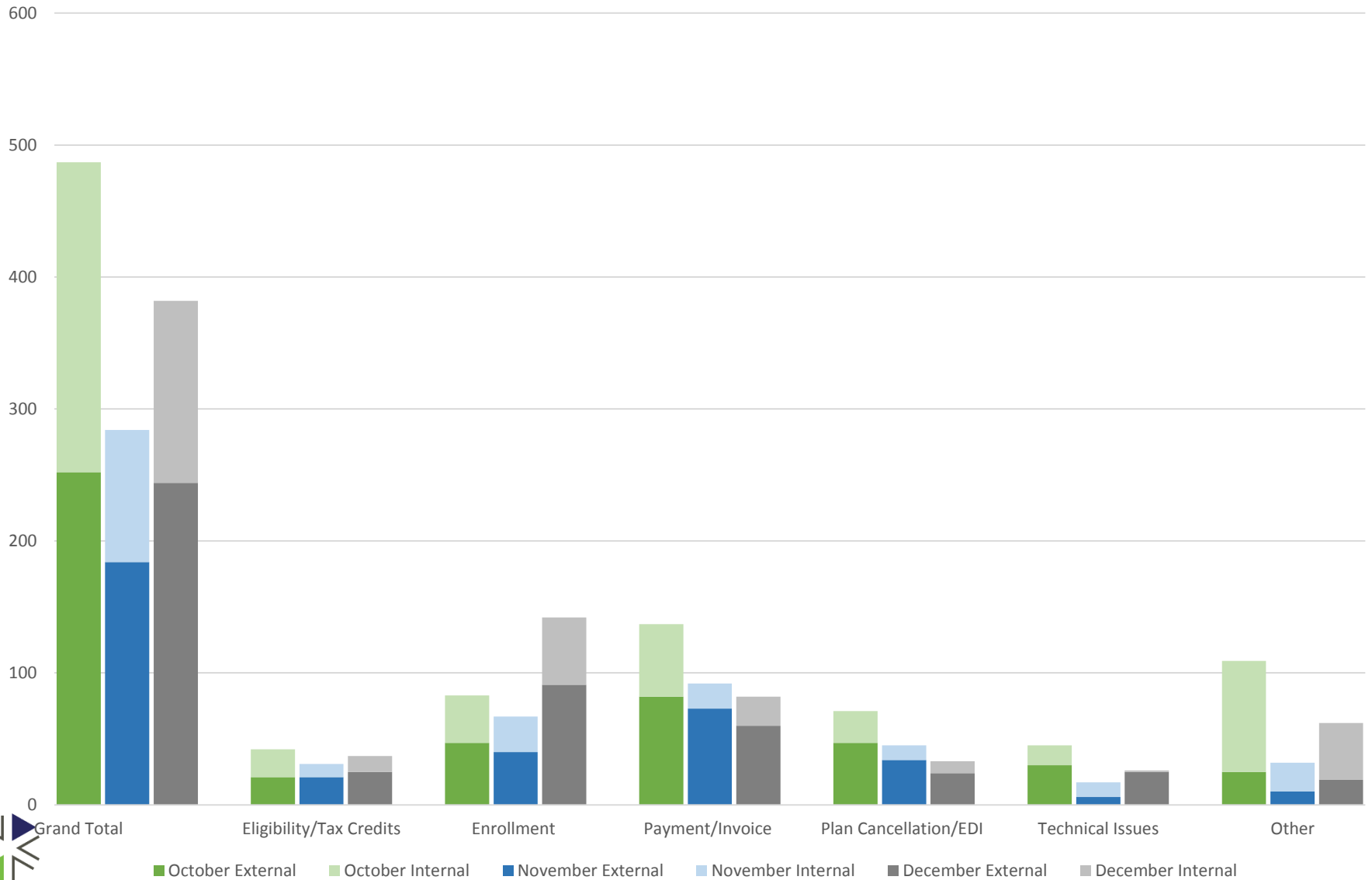
High Priority Cases – Client Specialist Team

- All high-priority cases are escalated to our Client Specialist team. These include:
 - High-medical emergencies;
 - Pregnant women and children;
 - Emotionally sensitive and/or complicated cases; atypical cases
- How cases are submitted and tracked
 - Cases are tracked through a secure, centralized, case management system designed to follow, triage and process consumer issues
- How cases are worked
 - Specialists work 1:1 with consumer until issue is resolved; direct contact information provided to consumer
 - Specialists work across the organization and with outside partners to resolve issues



Sample Report: Referrals Tracking System

High priority Cases (Oct. 1- Dec. 31)



Reporting of Feedback/Complaint Data

Internal Reporting to inform:

- System performance and prioritize technical needs
- Monitor consumer trends
- Proactive outreach efforts for consumers
- Development of outreach materials
 - e.g. partner notifications, FAQs, etc.

External reporting to inform:

- Consumer challenges
- Decision making

Data sharing with carriers and state partner's to inform:

- Customer service efforts
- Areas for system improvement
 - e.g., Eligibility Service, Provider One, etc.



Moving Forward

- Continue to build out and refine tracking categories and reporting based on experience
- Integrate feedback process into Healthplanfinder
- Explore additional consumer feedback channels





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Appendix

Cross Agency Desk Aid

Department of Social and Health Services			Health Benefit Exchange		Health Care Authority	
Community Services Division Customer Service Contact Center	Home & Community Services Long Term Care (LTC)	Long-Term Care Specialty Unit	Washington Healthplanfinder Customer Support Center	Lead Organizations In-Person Assistants/ Navigators	Medical Assistance Customer Service Center (MACSC)	Medical Eligibility Determination Services (MEDS)
1-877-501-2233 1-877-980-9220 (Answer Phone) www.washingtonconnection.org 1-888-338-7410 (FAX)	No call center at HCS. Contact your local office by checking at: http://adsaweb.dshs.wa.gov/hcs/maes.htm www.washingtonconnection.org	1-855-873-0642 www.washingtonconnection.org 1-855-645-8305 (FAX)	1-855-923-4633 www.wahealthplanfinder.org customersupport@wahbexchange.org 1-855-889-2266 (FAX)	Lead Organization Contact Information available at: http://wahbexchange.org/info-you/person-assisters/	1-800-562-3022 https://forbess.wa.gov/hca/e1cont/actus/	1-855-623-9357 https://forbess.wa.gov/hca/maigic/contactus/ContactUs.aspx
<ul style="list-style-type: none"> Apply for, report changes or renew Food, Cash, and Child Care programs (SNAP, EBT, ABD/ HEN Referral, TANF, Refugee Assistance WorkFirst) Apply for Classic Medicaid programs, SSI, 65+, and disabled Request an appeal of Classic Medicaid, Food, Cash and Child Care programs Answer Phone: Automated system where clients can check their DSHS benefits For additional application assistance refer to the Public Access Directory for community partners: https://www.washingtonconnection.org/home/publicaccessdirectory.asp Constituent Relations 1-800-865-7801 	<ul style="list-style-type: none"> Long-term care nursing facility services In home care Assisted living or adult family home Medicaid personal care Request an appeal for LTC programs WASHCAP (Food for households whose only income is SSI/SSA) Residential Care Services 	<ul style="list-style-type: none"> Medicaid programs for clients with developmental disabilities Hospice Healthcare for Workers with Disabilities (HWD) program (S08) Children's institutional (K01) Residential mental health eligibility questions 	<ul style="list-style-type: none"> Apply for or renew health care coverage (families, children, pregnant women and single adults) Health Insurance Premium Tax Credit (HIPTC) questions Qualified Health Plans (QHP) questions Small Business Health Options (SHOP) questions- 1-855-256-9598 Locate an HBE In-person Assister / Navigator or Broker http://wahbexchange.org/files/7314/0432/3784/HBE_CertAssist_061414_InPrsn_Assst_Agencies.pdf Request an appeal for denial of HIPTC/QHP, Special Enrollment: www.wahbexchange.org/appeals or call for information: 1-855-859-2512 	<ul style="list-style-type: none"> For system functionality visit Healthplanfinder Status Center: http://wahbexchange.org/news-resources/healthplanfinder-status-updates/ If an IPA needs to submit a Zendesk ticket Questions about becoming a certified assister To request outreach materials and presentations HPF password reset or lockout: 1-855-256-9598 	<ul style="list-style-type: none"> ProviderOne Client Services Card Provider billing and claims questions Apple Health Managed Care enrollment, and questions ProviderOne benefit coverage questions 	<ul style="list-style-type: none"> Apple Health Modified Adjusted Gross Income (MAGI) Medicaid eligibility questions (families, children, pregnant women and single adults) Post-Eligibility Case Review questions or report changes Apple Health for Kids premium payment questions (CHIP) Request an appeal for Apple Health Programs

Suggested Script for General Lead-in: This is an issue that (agency) can help you with. You can do this online at (agency website). The phone number is (xxx-xxx-xxxx) and the information you will need to have available is (insert agency specific information). If you prefer to call them, the hours of operation are (from 0:00 am to 0:00 pm) and again that phone number is (xxx-xxx-xxxx).

Hours of operation: 8:00 am – 5:00 pm, Monday – Friday (except state holidays). Please have your Client ID or Social Security Number available.	Hours of operation: 8:00 am – 5:00 pm, Monday – Friday (except state holidays). Please have your Client ID or Social Security Number available.	Hours of operation: 8:00 am – 5:00 pm, Monday – Friday (except state holidays). Please have your Client ID or Social Security Number available.	Hours of operation: 7:30 am – 8:00 pm, Monday – Friday (except state holidays). Please have your HPF application ID or Social Security Number available.	Hours of operation are generally 8:00 am – 5:00 pm, Monday – Friday (except holidays). For application issues, please have the HPF application ID available.	Hours of operation: 7:30 am – 5:00 pm, Monday - Friday (except state holidays). Please have your Application ID, Client ID, Provider One Client ID or Social Security Number available.	Hours of operation: 7:30 am – 7:00 pm Monday - Friday (except state holidays). Please have your Application ID, Client ID or Social Security Number available.
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JP Morgan/Chase
1-888-328-9271 (24hrs)
www.ucard.chase.com

- EBT Card Replacement and Balance Information
- Change PIN number
- Client will need their EBT card number and Social Security Number

Office of Financial Recovery
1-800-562-6114

- DSHS Overpayments
- Premium Payments
- Estate Recovery

Tribal Resources

- DSHS- Office of Indian Policy – (360) 902-7706
- HBE- Tribal Liaison – Sheryl Lowe, 360-688-7749 or sheryl.lowe@wahbexchange.org
- HCA- Tribal Affairs Administrator – Jessie Dean 360-725-1649 or jessie.dean@hca.wa.gov

Last Updated 11/12/2014

Referral Communications Committee

Created by cross-agency referral committee; available online at:
http://www.hca.wa.gov/hcr/me/Documents/customer_support_center_referrals.pdf

Levels of *Healthplanfinder* Customer Assistance

- Customer Support Center (CSC) Representatives—
IPAs---Navigators---Community Assisters—Tribal Assisters—
Brokers--HCA Community partners – Sponsorship
Representatives
- CSC Supervisors---Broker Support Team---Lead Organizations
- CSC Management----Broker Management
IPA Management – Operations Specialists
- Client Specialist Team



Referral Sources

The Client Specialist team receives high priority referrals from:

- Congressional Delegation
- Governor
- Legislators
- Attorney General
- State Agency Partners
 - OIC
 - HCA
- Exchange Board
- Customer Support Center
- Consumer Assisters (IPAs/ Navigators; Lead Orgs, Brokers)
- Carriers
- Appeals Team
- Consumers



Exchange Online Complaint Form

- Consumer visits www.complaints.wahbexchange.org, fills out and submits the file a complaint web-form
- Consumer will receive a confirmation after submitting their complaint
- Consumer complaints are monitored and triaged by a communications program specialist
 - High priority requests that require immediate attention and turnaround are forwarded to the Client Specialist team
 - Complaints receive remediation response from communications
 - Information from customer support FAQs or other self-service resources are provided to the customer when applicable

