



Group Medicare Insights: The Humana difference

Putting the client first: How Humana wins on customer service



By combining intensive staff training with a unique approach, Humana Group Medicare Custom Connect™ sets a new standard for customer service in the health insurance industry.

Custom Connect™ is built on a one-of-a-kind concierge model that emphasizes end-to-end service and first-call resolution.

“We’ve flipped the inbound model on its head,” says Brent Hagewood, Associate Vice President, Group Medicare Operations. He explains that unlike traditional inbound contact centers, Humana doesn’t use average handle time—how long it takes to handle a call—as a performance metric. Instead, call center representatives are encouraged to spend as much time as required to successfully resolve a customer’s issue. This includes making any outbound calls needed to get answers.

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This model ensures a high level of customer service while still being efficient. “If any additional follow-up is needed, our Custom Connect™ advocates can do that immediately—they don’t have to ask for time away from an inbound call,” Hagewood maintains.

The outcome is customers who feel confident after they hang up the phone. “The feedback we hear is that the customer received the most complete or appropriate answer and understands exactly what to expect next,” says Hagewood, who has been with Humana’s Group Medicare team for 15 years.



A well-trained and resourceful team

Exceptional customer service starts with exceptional staff, which is why Humana call center representatives are trained to support members at every stage of the customer journey. Team members act as a “one-stop shop,” trained to handle prospective customers, onboard new clients and manage ongoing client relationships.

“Our staff understands what it’s like when a client first comes on board, and they know how to continue to support them,” says Jenny Smith, Senior Account Executive, Group Medicare.

Call center staff manage clients from end to end—this means there’s rarely a need to transfer or transition a customer to another Humana team member. “If they don’t know an answer, they’re encouraged to reach a resolution by making outbound calls,” says Smith.

She adds that Humana staff also provides “proactive guidance,” anticipating questions before a customer has even thought to ask them. “That prevents the customer from having to call back again,” says Smith, who has worked with Humana’s Group Medicare team for 16 years.

Humana received a high Net Promoter Score® (NPS),* a metric measuring customer loyalty, in a 2024 survey. The insurer’s score was 73, which shows employers are likely to recommend Humana to others. In comparison, the average score across health plans in the industry is 24, according to a company that conducts surveys on customer experience.¹

This survey also found that an overwhelming majority of employers said they would recommend Humana because of the service. “This figure reflects both member and plan satisfaction,” says Smith. “If our clients are happy, it’s because their members are happy.”

Humana has an experienced team*

- + Leadership and directors average **23 years** of professional experience
- + Senior account executives average **17 years** of professional experience
- + Account executives average **11 years** of professional experience
- + Employer concierge members average **11 years** of professional experience

*Average combined experience



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Understanding customers on a deep level

Humana's customer service approach extends beyond ensuring staff members are well-equipped to handle any question about Group Medicare Advantage. Training also includes getting to know every client, down to the smallest detail. To help facilitate this, Custom Connect™ uses a CRM tool that includes very specific client information.

Learn more about Custom Connect™:
Humana's commitment to
exceptional service



"Every client is unique and has their own unique page," Hagewood says, adding that part of the process of onboarding new customers is "culture training" to gain a better understanding of the client's company culture. "We want to know the group's expectations, their membership, and any nuances, down to whether we say retirees or members. That's how specific we get in our training."

This level of granularity helps set Humana apart from competitors. "Our customers respond really well to this," says Hagewood. He describes Humana's approach to doing business as consultative: "We're a partner. We consult, advise and actively listen to meet the customer's need, and that goes a long way."

By the numbers

610,000+

Humana Group members

97%

member retention rate

8 years

average contract length*

*in 2024



Plan variety matters

In the most recent employer NPS survey, several plan administrators praised Humana for providing exceptional support and service to their retirees. Humana also scored well on plan-specific drivers, including having a variety of plans and providing coverage and benefits that meet the needs of retirees.

"We've put together thousands of plans and options, and we work closely with customers to find the right solution," says Hagewood.



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What current Humana clients are saying

“The plan we have through Humana is a rich plan with multiple benefits for our retirees.”

“Excellent coverage for retirees at a low cost.”

“Members love the plan and perks provided.”

He notes that Humana customers typically seek a higher level of benefits. The carrier has been able to deliver on that in a variety of different ways, including benefits that are outside the traditional Medicare package.



A solutions-oriented model

Making healthcare simple for customers is another pillar of the Custom Connect™ model.

“We make doing business easy,” says Smith. To fulfill the goal of easing the administrative burden on customers, Humana team members rarely say

“no” to a customer request. “Instead, we say, ‘Let me check on it for you,’ and then we try to find a solution,” Smith explains.

This often means getting creative: “It’s not one-size-fits-all. We make sure we’re thinking about that specific client, their specific needs and trying to satisfy those as best we can.”

The positive feedback from customers proves it’s worth going the extra mile. According to Smith, groups who use more than one carrier have said they enjoy working with Humana best because of the accommodations Humana provides. “The way we handle business from a professional standpoint makes us very unique,” she says.



Industry recognition

Ranked #1 in customer satisfaction in the 2024 American Customer Satisfaction survey**

Recognized as one of People Magazine’s 100 companies that care in 2024***

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**ASCI 2024 survey

***People’s 100 Companies that Care in 2024

1. “Net Promoter Score® benchmarks,” Delighted by Qualtrics, last accessed Oct. 23, 2024, <https://delighted.com/nps-benchmarks>

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