



CareCore National Makes Critical Connections to Better Health

About CareCore National

CareCore National was founded in 1994 to help health plan clients ensure that diagnostic imaging services are used safely, efficiently and effectively. Its quality-driven approach has made it the nation's fastest-growing provider of such services, having recently expanded to provide cardiology and oncology services. Today CareCore National is one of the largest specialty benefit management companies, covering over 30 million national subscribers, and is certified by the National Committee for Quality Assurance (NCQA) and accredited by the Utilization Review and Accreditation Committee (URAC).

Situation

Medical diagnostics such as computed tomography (CT) procedures can be costly, and can expose patients to significant radiation. When doctors recommend such tests, CareCore National provides a medical necessity review. Referring physicians need to contact its call center and present cases to staff nurses and doctors, who use evidence-based criteria to decide if the requested procedures are warranted. Such sensitive health decisions demand utmost in efficiency and reliability, and secure communications. The company's success and growth have brought challenges. Currently CareCore National handles over 500,000 calls and 400,000 faxes a month. Growth comes in leaps as new health plans with millions of subscribers sign up, requiring an immediate ability to meet the increased demand. Locating qualified medical staff to serve these new clients poses another major challenge.

Solution

When fast-growing CareCore National added a second call center in South Carolina, it turned to AT&T and AT&T Solution Provider, DPSciences Corporation, to connect its two facilities. Since then CareCore National has continued to grow and so has this relationship. Calls from hundreds of thousands of referring physicians are routed by a hosted PBX over the AT&T network to more than 700 CareCore National agents and medical professionals. Extensive use of home-based staff operating in a HIPAA compliant environment expands the company's pool of medically-qualified talent and helps accommodate rapid growth. Now its call centers and data centers are networked together, providing flexibility, backup and business continuity.

Finding the Balance of Cost and Care

Healthcare is a vast business that touches every American. Consumer demand, emerging technology, and inefficient and redundant procedures have contributed to rising healthcare costs and have resulted in difficult choices about how to pay for these services. Employers are finding it more and more challenging to afford health insurance, and more costs are being passed on to individuals. In this environment it is crucial to make sure each healthcare dollar delivers the maximum benefit for patients. This includes providing key diagnostic tests when they are needed in a cost-effective manner.

Working for insurance carriers and self-insured employers, CareCore National helps balance the scales of healthcare by ensuring patients receive the right test, the first time. As the leading radiology benefits

CareCore National Facts

- **Business Needs**
Provide quick, efficient and cost effective evidence-based management of critical diagnostics for health plan clients while managing rapid business growth
- **Networking Solution**
Flexible network distributes incoming calls among call centers and home-based agents customized to clients' needs; networked data centers provide IT support and business continuity
- **Business Value**
Ability to help control rising costs for health plan clients while ensuring appropriate diagnostics are available for patients in a timely manner
- **Industry Focus**
Outpatient diagnostic service management for radiology, cardiology and oncology
- **Size**
850 employees with over 30 million subscribers under management



management company, it reviews physician requests for such procedures as positron emission tomography (PET), magnetic resonance imaging (MRI) and CT scans. Its medical staff authorizes the tests patients need, yet holds down costs and potential patient exposure to radiation by denying unjustified procedures.

"The health insurance carriers look to CareCore National to focus on cost and quality of services," said Douglas Tardio, Chief Operating Officer. "Our organization will look at the utilization of services, review the medical necessity for the studies and provide authorization for outpatient imaging. There is a tremendous amount of published information and evidence-based criteria to help make and support these determinations."

CareCore National worked with AT&T Consulting services to review options for optimizing its call routing and self-service applications. Together they developed plans for delivering the most efficient caller experience possible that utilizes a wide range of advanced features and routing options. Services are highly customized to meet the needs of each client. For one insurer, CareCore National uses AT&T VoiceTone®, a flexible advanced speech recognition solution which interprets callers' spoken responses and routes calls accordingly. "We offer a full diversification of products and services to our customers," said Tardio. "These include a variety of service level guarantees, such as average speed of answer and average abandonment rate. We need to be able to make each call as efficient as possible."

This customer-first approach has produced remarkable growth as CareCore National now serves many of the largest U.S. health insurers. Its call centers in New York, South Carolina, and Colorado, together with its home-based staff, process as many as five test authorizations per second. Today the CareCore National specialty benefit management business serves some 30 million subscribers, and covers a spectrum of ancillary services including radiology, oncology and cardiology.

Adding Subscribers - Millions at a Time

Such rapid growth poses its own challenges. Overnight, signing a single new health insurance customer could add millions of new patients who need service from CareCore National. New nurses and doctors qualified to review testing proposals may need to be hired. "One of our greatest challenges is that we do not grow on an incremental basis. We tend to grow by hundreds of thousands or millions of members," Tardio said. "There is typically a specific live date with a new customer and we must have staff ready to handle calls, and have the telecommunications component in place to absorb that type of increase in membership."

Early on, CareCore National learned how critical the right technology support is in enabling such growth. When the company tried to network a new South Carolina call center with its original New York location, there were difficulties with connecting two T1 lines between the sites. CareCore National brought in AT&T and DPSciences to provide a solution. In the years since, this relationship has deepened as CareCore National continues to expand.

When physicians request an outpatient diagnostic study the network routes their calls to the appropriate center. Computer-Telephony Integration (CTI) software links the calling number with stored data.

Callers speak first to CareCore National's administrative staffers, who capture demographic information and verify the patient's insurance coverage. The request goes next to a licensed nurse practitioner, who conducts a clinical review with the physician's office. Nurses can approve testing, or refer the case to one of CareCore National's medical directors. Peer-to-peer discussions with ordering physicians occur as needed.

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– Douglas Tardio, Chief Operating Officer, CareCore National

"Our call centers include clinical staff of both nurses and physicians, and that is really the more difficult resource for us to recruit," Tardio said. Working from fixed call centers, CareCore National found it was hiring all the nurses and doctors in the local area willing and able to come to the office. Fortunately, another resource was just a phone call away. For a multitude of reasons – family responsibilities, disabilities, travel limitations or just personal preferences – some qualified nurses and physicians cannot travel to an office, but are eager to work from home.

A New Source of Talent

"Nurses who have certain disabilities that prevent them from working in hospitals are perfect candidates for us," Tardio said. "They have the clinical expertise, and we have an opportunity to enable them to work from home." This provides an increase in productivity as agents are often able to work longer shifts and do not have to worry should weather conditions hamper normal commutes. Employees enjoy increased flexibility along with savings in transportation costs.

This win-win equation proved especially valuable when CareCore National opened its call center in Colorado Springs. With several nearby military bases, there was a group of military spouses new to the area who, though medically qualified, were not associated with local hospitals. Working for CareCore National allows them to find a position and take their job with them during future rotations to other bases. The company's operation now includes its three physical call centers with 405 agents, and a fourth virtual center with over 350 home-based staffers.

The privacy of patient health information is important, so the company has developed a highly secure application delivery system that provides home-based staffers with only the applications and capabilities appropriate for their job function. Application servers, including a hosted PBX solution housed in a secure AT&T Internet Data Center, communicate over standards-based secure IP connections to thin client devices custom-developed for CareCore National and located in the remote agents' homes. According to Bill Moore, Senior Vice President and Chief Technology Officer, this solution provides not just security, but training and auditing functions as well. All the applications and data are stored and managed in the IDC and synchronized with a backup site in South Carolina.

Critical Services, High Expectations

The close relationship between CareCore National and AT&T began with two T1s. "What that offered was a platform to look at the offerings that AT&T could provide," Tardio said. "I think at this point we probably touch almost all of AT&T's call center solutions.

"Our AT&T partnership is probably the most critical partnership that we have," he added. "Every morning I look at our phone queues to see where we stand. If our call centers are not working then we have some pretty unhappy customers and physicians."

When insurers contract with CareCore National to handle approvals the physicians have to get through. The pressure is on CareCore National to

be there and take those calls. "We have to perform a very delicate ballet," Moore added. "There is a complex set of systems that we interoperate with AT&T every day. Our production environments are intertwined and there are a lot of moving pieces that need to work just perfectly within narrow time boundaries, or we get off the mark. With 500,000 calls coming in each month, we could get off the mark very quickly."

"As we expand our radiology, cardiology and oncology offerings, the key piece is having a partner that can grow with us," said Tardio. "As we have grown, AT&T has been able to match us. That has been extremely important for our organization to be able to reach the next step with our customers."

For more information contact your AT&T Representative or visit us at www.att.com/business.