

TRICARE Fundamentals Course

Customer Service

14

Participant Guide

References

Lessons from the Mouse (Snow and Associates, Inc.)
Executive Order 13410
Theory of Motivation (Maslow, 1943)
BusinessDictionary.com



Module Objectives



- Define your customer service role
- Explain customer service from the customer's perspective
- List tools for creating a relationship with the customer
- Define ways to build rapport with customers

1.0 Your Customer Service Role

As a customer service representative, you are often the customer's initial contact with your organization; you may be perceived as the customer's main source of assistance with all aspects of TRICARE. It is imperative that you understand your customer service role and the customer's expectation in regards to what a positive customer service experience should be.

1.1 Preparing to Deliver Customer Service

- Familiarize yourself with the benefit
- Familiarize yourself with how the benefit applies to various beneficiary categories
- Familiarize yourself with appropriate interpersonal skills needed for successful customer encounters

2.0 Customer Service from the Customer's Perspective

2.1 Everything Speaks

- When it comes to the relationship with a customer, every detail of the customer service experience speaks to what the customer thinks about the organization (the organization's brand) and the written and unwritten rules of how an organization does business (the organization's culture).
- Organizational brand resides within the hearts and minds of customers. It is the sum total of their experiences and perceptions, some of which can be influenced, and some that cannot
- Organizational culture describes the psychology, attitudes, experiences, beliefs, and values (personal and cultural) of an organization

2.2 Telephone Encounters

During telephone calls, customers may pay attention to:

- How many times the phone rings before it is answered
- How the phone is answered
 - Is the greeting pleasant?
 - Do employees identify themselves?
 - Do employees state the organization they are representing?
 - Are background sounds appropriate?

2.3 Face-to-Face Encounters

Customers pay attention to the customer service environment and draw certain conclusions about the service they can expect to receive. There are two types of settings customer service representatives should be aware of: on stage and backstage.

- As with a Broadway performance, the on stage setting is what we want the customer to see, hear, and experience.
- The backstage activities involve all of those things that must be done behind the scenes to support and provide customer service.
- Customer service representatives best serve customers by being attuned to the organization's backstage physical and attitudinal activities (see backstage illustration table below), as well as the customer's on stage expectations.

2.3.1 Backstage Illustration Table

The Physical Backstage	
Backstage Reality	On Stage Expectation
Training/research required to minimize knowledge gaps	Subject matter knowledge
System problems	Phone, computers, web links work
Differences of opinion between co-workers concerning work priorities and methods	Collaboration with co-worker
Personnel shortages	Minimal wait time (face-to-face and telephone)
The Attitudinal Backstage	
Backstage Reality	On Stage Expectation
Multitasking	Individualized attention
Work-related fatigue	Enthusiasm
Work-related stress	Empathy
Time constraints	Problem resolution and follow-up

2.4 On Stage/Backstage Summary

Every organization has a backstage; however, it should not negatively impact the customer service experience. In other words: Never let the backstage come on stage.

3.0 Tools for Creating a Relationship with the Customer

3.1 Identifying Customer Expectations

Requires customer service representatives to give attention to four distinct factors:

- Accuracy
- Availability
- Partnership
- Advice

3.1.1 Accuracy

- Gather the facts driving the customer service encounter
- Provide the customer with factual information
- Acknowledge that the required technology is working properly

3.1.2 Availability

- Lack of accuracy and availability lead to customer dissatisfaction.
- Be accessible to the customer as promised (e.g., open from 9-5, or 24/7 telephone advice line) and post that information prominently.
- Promptly return phone calls or e-mails; provide interim responses and updates for complex cases.

3.1.3 Partnership

- Use names to build rapport (see Section 4.0).
- Empathize with the customer by putting yourself in their shoes.

- Selectively agree with the validity of a customer's complaint by finding some part of the comment to respond to positively.

3.1.4 Advice

- Partnership and advice are simple satisfiers that set your organization apart from others.
- Provide the customer with new and pertinent information they may not know.
- Make customers feel they are empowered after their encounter with you.

3.1.5 Customer Expectations Hierarchy

- The customer expectations hierarchy is similar to the basis of Maslow's theory of motivation which states that human beings are motivated by unsatisfied needs and that certain lower needs must be satisfied before higher needs can be addressed.
- Along those lines, a customer's need for customer service, accuracy, and availability must be satisfied before a partnership can be established and advice accepted.

4.0 Building Rapport

4.1 Use Names

- Surveys show that the single most important thing you can do to build a relationship is to use a customer's name.
- A person's name is music to their ears.
- Keep in mind that as a Department of Defense organization or affiliate, we must remain aware of proper protocol regarding rank; it is appropriate to refer to a customer by their rank followed by last name; for example, "Good morning Colonel Jones. How may I help you?"

4.2 Accept Responsibility; Don't Blame or Complain

Nothing spoils communication with customers faster than telling them something is not your responsibility, or worse, blaming or complaining about others.

4.3 Know What Frustrates the Customer

- Knowing what frustrates the customer is important; however, doing something about it is crucial.
- Look for ways to turn a negative experience into a positive experience or less negative one by asking yourself:
 - "What would an average service experience look like at each step of a customer service encounter in my organization?"
 - "What would an excellent service experience look like at each step of a customer service encounter in my organization?"
- Recognize that each step of the customer service encounter should be viewed through the eyes of the customer.
- Many customer complaints revolve around the frustration of not knowing what's happening behind the scenes (backstage).
- Customer quickly grow uncomfortable with a wait, even if holding on the telephone for only a few moments while someone "checks on something."
- Customers can't see what's going on behind the scenes to solve their problems, which leads them to feel that they are being ignored.

4.4 Agree Selectively

- People like others to agree with them. Find something about a situation or a comment with which you can agree.
- For example, if a customer says, “The directions are ridiculous—you are totally incompetent,” you should not agree that you are incompetent, but you may agree that the directions are confusing to many people.

4.5 Empathize

- Look for ways to show or state you understand the customer’s needs, frustrations, or disappointments.
- Customers want to know you identify with their feelings; for example, “I know what you mean Mrs. Jones.”
- Customers need a personal response from you; for example, “I would probably feel the same way if I were in your situation.”

4.6 Is the Customer Always Right?

The customer is not always right, especially when it comes to a complicated subject like health care benefits. Many times when customers approach you with a problem, they do not fully understand the benefit or service. Therefore, it is your job to educate them with accurate information.

5.0 Barriers to Effective Listening

5.1 Reduce Background Noise

- Noise can drown out words, potentially resulting in the customer’s hearing a totally different message than what you intend.
- Examples: faxes, ringing phones, passing conversation, music (radios), traffic in the street or hallway.

5.2 Talking Speed

- Remember to speak slowly and clearly. The average talking speed is 140 to 160 words per minute, but we all know people who talk with gusts of up to 400 words per minute.
- Never be afraid to politely ask customers to slow down their speech so that you can understand completely; in this case, phrasing is everything.

5.3 Listening Filters

- We tend to hear what we want or expect to hear and tend to ignore what we don’t want to hear; we may also stop listening in order to prepare our answer.
- For example, many people hear “I’ll try to be home for dinner at 7:00 p.m.” and translate it as “I’ll be home for dinner at 7:00 p.m.”

5.4 Criticism of Delivery

- People miss what a customer says because they focus too strongly on how the customer is speaking and not on what is being said.
- For example, they focus on the accent, the slang terms used, mispronunciation of words, or the stammering sentence pattern, and miss the real message.

5.5 Assumptions

- Assumptions play a role in many misunderstandings.
- For example, you may assume that a customer has a complicated problem that will take a lot of time to resolve.
- You may have heard a general inquiry so many times that you assume all the particulars about a case without really hearing why a customer is asking for help.

5.6 Labeling

- Similar to false assumptions, labeling is the habit of judging what you see and/or hear.
- Stay open-minded and avoid immediately categorizing people.
- Your own assumptions or those offered to you by colleagues may limit your thinking so that you don't understand or see the complete situation or need.

5.7 Defensiveness

- A defensive reaction to what the customer is saying may cause you to tune out key details, especially when customers attack you personally. A typical reaction is to challenge what customers are saying.
- Your defensiveness will become an impediment to understanding important facts and customer concerns so that you can effectively resolve the situation.

5.8 Conversational Stoppers

- The worst ending to a negative situation is to deliver a conversation "stopper." This is not to say that stoppers will literally end a conversation, but they may end the conversation prematurely, before you've had the opportunity to gather all the facts, investigate all the alternatives, and solve the problem.
- Stoppers include words and statements that stop the speaker immediately, such as:
 - "That's not true"
 - "You're wrong"
 - "Someone told you incorrectly"
 - "You can't do that"

6.0 Mitigating Customer Frustration

6.1 Keep the Customer Informed

- Explain what actions you are taking or planning to take.
- Give status reports when the action takes longer than expected.
- Follow up to see that your customer service partners complete their promised actions for the customer.
- Confirm with your customer that the transaction is considered completed. Do they understand or acknowledge that you have met their needs? (The answer isn't always going to be "yes.")

6.2 Avoid Jargon

- Jargon is a form of shorthand for those familiar with terms, procedures, policies, documents, and equipment within their organization.
- Many people are so caught up in the lingo that they don't realize they are not communicating well when using jargon-filled statements and explanations.
- Jargon can irritate those who do not understand it and make for a poor customer service experience.

6.2.1 Acronyms

- Acronyms are words formed from the initial letter or letters of the major parts of a term. The Department of Defense uses many acronyms, so remember to define any acronyms you use. Nothing defeats your purpose in customer service faster than using acronyms that no one understands.
- For example, MTF (military treatment facility), BCAC (beneficiary counselor and coordinator) and DCAO (debt collections assistance officer) are acronyms commonly used in the military health care environment; however, they may be unfamiliar to the customer.
- Remember, that it is your job to assist and educate, not intimidate or confuse your customer.

6.3 Respond to Personal Comments

- When customers share personal information within earshot, you may assume they want you to hear it. They may make comments like, “My father has just had a heart attack. I need to get all this paperwork taken care of for him because he can’t do it himself.”
- To ignore such comments with no response at all may signal to a customer, “Don’t bother me; I don’t care.”
- Appropriately respond so customers know you have heard them and can assist with their situation.

6.4 Avoid Being Overly Familiar

- There is a fine line between responding to personal comments shared by customers and by responding with a remark inappropriate for use in a business relationship. For example, if a customer mentions a death in the family, you may not want to respond with something so personal as to bring on tears.
- Even habits such as calling all customers by their first name or not using formal titles such as “Mr.” or “Dr.” may offend customers who consider your interaction a business relationship rather than a personal one.

6.5 Avoid Discounting

6.5.1 Customers May Feel Discounted When You:

- Ignore them, their feelings, or their comments
- Reject, question, or put down what they say as incorrect
- Give a judgmental, sarcastic, or flippant response to what they consider a serious issue
- Over-explain or act impatient as if they are unable to understand what you are saying
- Treat them as in need of constant supervision
- Reject a compliment rather than accept it

6.5.2 Respond to Feelings and Facts Offered

- Assume customers are telling the truth.
- Give a serious, non-judgmental response to a serious issue or question.
- Take your cue from customers about how much explanation they want or need.
- Avoid issuing orders and reminders about what customers can and cannot do.
- Accept compliments in the spirit they are offered.

7.0 Coping with Difficult Customers

7.1 Adopt the “Exception, Not the Rule” Mind Set

- Research shows that dishonest, difficult customers represent a very small percentage of the entire customer population. However, some organizations fall into the trap of setting all their policies and procedures to catch

or prevent such customers from taking advantage of them. These organizations let such rules get in the way of helping the majority of honest, agreeable customers.

- Every customer is an individual with their own mind set.
- It is up to you to read individuals and then use your bag of tricks to cope with the behaviors that surface when you help them.
- Do not let customers bait and hook you into their own behavior patterns.

7.2 Handling Difficult Customer Types

7.2.1 Passive, Unresponsive, or Non-Vocal

- Ask open-ended questions to gather information, such as, "What do you think happened?"
- Ask close-ended questions to gain agreement, such as, "Did you pay your cost share?"
- Comment on body language ("You're frowning. Are you frustrated?") to get the problem in the open so you can deal with it.
- Be direct: "Are you upset about something?"

7.2.2 Know-It-All

- Collect data to verify the situation.
- Respect and use the customer's knowledge.
- Lead the customer to re-examine their information, assumptions, questions, and conclusions.
- Express an alternative approach and suggest they "think it over" and get back to you.

7.4 Irate

- Allow them to ventilate their emotions, and listen actively to them.
- State your wish to be a problem-solving partner.
- Dig for the real issue, not the symptom.
- Accept their views and then state your own in a matter-of-fact tone.
- Use closed questions to manage the conversation.
- Use the broken-record (repeat, repeat) technique, such as; "I will contact you at home after 5 p.m. to provide more information"... "I'll provide more information to you when I call you after 5 p.m.."

7.5 Dishonest

- Assume the customer is being honest; do not accuse them of dishonesty.
- Ask open-ended questions to gather information.
- Discuss alternatives openly with the customer.
- Keep records of claims/actions that are problematic and refer to them to educate the customer during subsequent customer service opportunities.

7.6 Pseudo-Helpless

- Reassure and give confidence.
- Give instructions and a pep talk; empower customers to take on necessary actions to get resolution.
- Mention other resources available to them, including web sites and handbooks.
- Help them to be specific; for example, “What exactly is it that you don’t understand,” or “Which step is difficult to understand?”
- Start the process for them.
- Compliment them on things well done.

7.7 Demanding

- Listen empathetically.
- Ask: “What do you think would be fair in this situation?”
- State: “I think X would be fair because...”
- Use the broken-record (repeat, repeat) technique.

7.8 Complainer

- Suggest that they offer a specific improvement or change.
- Offer to take action for them and pass on their complaint.
- Acknowledge that they have experienced difficulties.
- Accept what they say, neither agreeing nor disagreeing.

7.9 Confused

- Repeat your directions.
- Ask them to repeat what you said.
- Ask if someone nearby can assist them.
- Give them specific examples or illustrations.
- Start the process for them.

8.0 Customer Service — In Conclusion

- The customer is not always right, but the customer is always the customer.
- We should try to identify the customer’s expectations and strive to meet those expectations by being mindful of the importance of providing accurate information, being available to customers as promised, taking time to develop a partnership with the customer, and providing sound advice.
- We should aim to facilitate a positive outcome in every interaction and every communication with the customer.
- The bottom line is: We should never let the backstage come on stage.

Module Objectives



Summary

- Define your customer service role
- Explain customer service from the customer's perspective
- List tools for creating a relationship with the customer
- Define ways to build rapport with customers