

Sometimes It's the Seemingly Small Things that Influence a Consumer to Choose You Again

written by Lori Jo Vest

Health insurance used to be something you got through your employer. They hired you and the insurance was provided and that was that. Whatever plan they picked, you got. These days, the health care and insurance situation in the U.S. is changing and some customers, like me, are choosing to venture out on their own and purchase their own coverage directly through a commercial insurance company.

I've only recently started purchasing my own health insurance, so there's been a bit of a learning curve. What kind of coverage do I need for me and my family? What's the best deductible to choose? PPO or HMO? This company or that one? Which ones have the best reputation for paying claims without too much muss and fuss? And what would happen if I encountered a problem?

I chose Aetna for my family's health care insurance, based on posted customer reviews, readily available plan information, a variety of offerings, and other factors that I discovered through my online research.

We've had the policy for about six months and unfortunately, we racked up a few thousand dollars in claims. Recently, I noticed that none of my health care out-of-pocket costs, which I had paid after receiving the notice from Aetna about their processing, had been applied to the deductible. Bummer!

I have to admit that I am a bit nervous about whether I picked the right company and plan, as it's all new to me. I am paying close attention to the Aetna policy and what it covers, plus any possible customer service or payment issues that might arise. I have even begun to look at other insurers and policies, just to make sure I'm doing my due diligence.

Last week, I decided to check in with Aetna's customer service to see why my costs weren't showing up on my statements as being applied to my deductible. I was pleasantly surprised by the Aetna rep's response. "This really looks strange," she admitted, after I explained my concerns. "Hmmm....can you hold for a few minutes while I figure out what's going on?" While I can't quite put a finger on what she did that made me feel this way, I felt like she was on my side.

I held and she came back a few minutes later, telling me that she figured out what the hang-up was and it should show as resolved on my next statement. Easy-peasy. BONUS for Aetna – her quick response, admission that something had gone wrong, and her "I'm on your side" demeanor connected with me. I immediately felt a few notches better about Aetna. And I've

noticed that I'm not quite as interested in researching health insurance alternatives for 2012. (As long as the problem really is resolved, of course!)

What do you think? *When a customer calls with a problem, do you readily admit when your company is at fault? Do you treat them in a way that lets them know that you're just as interested as they are in solving the issue?*

2012 Copyright Lori Jo Vest

Co-author of the customer service bestseller, "Who's your Gladys? How to Turn Even the Most Difficult Customer into Your Biggest Fan," Lori Jo Vest has been involved in relationship-based sales and customer service for over 20 years. She has developed extensive marketing, sales and customer service expertise through her work in business-to-business sales and marketing positions. She consults with mid-sized and second stage businesses on methods to enhance their sales and customer service efforts through one-on-one awareness campaigns, methods for developing personal connection and custom strategies for long-term relationship building. You can reach Lori at lori@loriinvest.com.

To access additional free customer service resources - including blog articles and video tips - visit www.whosyourgladys.com.