



Can we Talk? Tele-interviewing at Claim Stage

Take10 Podcast Transcript

(GK) Gayle Kanchanapume – Interviewer and Take10 Lead

(BT) Belinda Thorpe, Head of Claims, Africa and the Middle East

GK

Hi, and welcome back to RGA's Take10 podcast series, disability income claims in under 10 minutes. Building a solid relationship with our client at claim stage is paramount to the successful management of any disability income claim. Being able to inquire appropriately, demonstrate listening skills and understanding is central to this.

I'm Gayle Kanchanapume and joining me today is RGA Head of Claims for Africa and the Middle East, Belinda Thorpe.

Welcome Belinda

BT

Hi Gayle

GK

So Belinda, I know that you're an advocate for engaging customers at claim stage using tele interviewing.

Can you perhaps talk to us about why you would use this technique?

BT

Certainly Gayle. I mean, if you have something happen to you, whether that be an accident or an illness, would you want to send your information to an email address and not have an opportunity to speak to someone and ask you pertinent questions?

To do that you need to trust, and trust takes some time to develop, but one of the best ways to develop trust is through open and honest communication.

Trust doesn't mean that you have to give the other person everything that they want, but rather it means that even if you have to give them bad news, such as an adverse claims decision, they understand how you came to your decision and they feel that it's coming from a place that they can respect. So, to answer your question, I am a

big advocate for engaging with customers and giving them an opportunity to tell their story and to ask specific questions.

One of the ways to do this most effectively is through the tele interview. This means that instead of asking the claimant to write everything down in our usual claim form or questionnaire, that they have an opportunity to personally speak to the assessor, working on their claim, via the phone

GK

Okay. That certainly makes sense. Can you talk to us about some of the benefits of using this technique?

BT

Absolutely. So, as you can imagine, there are a number of benefits for the claimant and the assessor to the tele interview approach. And these are things like building the relationship. Even if you're going to approve the income protection claim, there may come a point where you need to cease the benefit and help them to transition back to work, and this will be so much easier if there's an established, trusting relationship.

Then obtaining real-time information, no more delays, waiting for someone to type out their response and submit it. You also get personalized information. You get to hear their full story. All the contributing factors, all the unique circumstances that may have an impact on their recovery and the outcome of the claim.

You also get more information. So, because the tele interview is somewhat fluid in that the interviewer can deviate from the script, they can probe specific points by asking reflexive questions.

The claimant also has an opportunity to ask questions and this is so important because this is not a one-way relationship. Both parties need an opportunity to ask questions and to be heard, and then you get to clarify expectations. So, this follows on from the previous point, but if the assessor wants to implement case management strategies in order to get the claimant back to work, it's so important that the goals are aligned.

So, it's worth mentioning that successful tele interviewing is a skill. It's one that can be learned, but it's so important that these interviews are done correctly. No tele interview will be the same. This means that the insurer must be equipped to handle these calls. They must be genuine in their approach and they must demonstrate the principles of empathy and fairness.

GK

So, it really sounds to me like a great tool and mutually beneficial too. I imagine how well the tele interview goes will be significantly impacted by the preparation work carried out by the claims adjudicator prior to conducting the interview. Can we talk about the importance of preparing and what type of preparation is required?

BT

Absolutely. So, we've already mentioned that the claimant is experiencing a health event and during the call, some emotions may come to the surface, so it's so important to be absolutely prepared for the tele interview. As they say, it all starts with a plan. The tele interview process should be professional and you must have clear outcomes in mind.

There are a few tips that I can share with you around this preparation, and firstly, it's about setting it up correctly and making sure that both of you have time for the call. They need to be in the right mindset and in the right environment to have the discussion.

Secondly, read, read, read. Read their full file. Jot down some questions that you have and where you'd like to know a little bit more. Then, put some thought into your opening questions. Don't go straight into the usual questions. You know, when did this happen? What did you do? What medication did your doctor give you, etc, but use questions like, can you share with me what happened that led to you submitting your claim to us? Or maybe, can you tell me in your own words about your illness and what led up to it. Then take notes or record the call as they're speaking but do let them know that you're doing this. Paraphrase, we all know about this, but repeat their answers back to them to demonstrate your understanding of what they've said and to give them an opportunity to clarify if any details are not correct.

Acknowledge their emotions. If they're talking about a health event, it may trigger some emotions as we've said, but don't circumvent these, draw them into the conversation. This is often where that skill is required that I mentioned to you previously. So again, things like I can hear that this is upsetting for you, or this must be a very difficult time for you. You don't have to dwell on it but touching on it demonstrates the empathy. Recognize the path the interview is taking. So if you feel the interview is not going well, or that more time is required to build the trust, know when to end the interview and set up time for second or even a third call, some people just need additional time to process information and this is okay.

The most important tip I can give you is to listen, to really listen. Don't listen to reply but listen to understand. The downside of a tele interview is that you can't see someone's body language over the phone, but someone will feel when you're not listening to them. If this happens, the trust is broken immediately, and any future telephone conversation will be challenging.

So just to sum it up, you have to have a plan, you have to be prepared, and part of being prepared means preparing for emotions or personalities that may make the call just a little more difficult.

GK

Okay, so what I'm hearing is, preparing for the call is imperative. We all know, however that no matter how good our intention is or how much preparation we do, sometimes things just don't go to plan.

Belinda, can you give us some recommendations around managing difficult or perhaps even distressing conversations over the phone while maintaining empathy and rapport?

BT

Right? So this can be the hard part and believe me, it happens to all of us. If you are prepared, you do make it a little easier, but there are going to be difficult conversations that can leave you feeling distressed and frustrated.

So, the first thing I'd say is that while you're speaking to the claimant, you need to look out for their emotions. What are they saying? What are you hearing? And what are you feeling? If you feel that things are escalating, that they're very angry about something, let them get it out. This is not a reflection on you as an assessor, but you cannot progress further until they've had their say.

While they're doing this, just be mindful of the tone of your voice and don't pressurize them to stop talking, rather reinforce that you're giving them the space to explain it to you, but that you would prefer if it was done in a calm manner. As I mentioned before, it's helpful for you to always have one or two key phrases to use in the event of a difficult conversation and you really can put these together as a company for everyone to use. These phrases often help to get things back on track or to diffuse a tense moment.

GK

That's a really good idea Belinda. Can you give us an example of a phrase that you might use in this situation?

BT

Absolutely. So, something like, I can hear that this is frustrating for you, how can I help? Or maybe how do we move past this so that I can help you with your claim? If the conversation's not going well, it's okay to ask if you can end the call and set up another time to continue the discussion, because their claim is important to you.

The last thing I'd like to mention is that every assessor also needs an outlet and needs to debrief after some of these calls. While making these telephone calls is the right thing to do, they're not all easy and I think it's so important for every insurer to have a tele interview practice that should include training for assessors, guidance on how to make these calls, but also support for the assessors in the form of debriefing or someone that they can speak to.

To close, I really want to recognise the benefits of tele interviewing again and to say that this is how we would want to be treated if we submitted a claim. The tele interview should enhance the claims process and should make our customers feel like we are taking their claim seriously.

Thank you, Gayle.

GK

Thanks Belinda. I think that's a really great takeaway. As claims adjudicators, it's really important that we think about how we would want to be engaged if we ourselves submitted the claim and almost take a walk in our customer's shoes when planning and performing the tele interview.

That's all we have time for today. Thanks for listening and thank you to Belinda for joining me and sharing her insights on a very important topic.

Keep an eye out for our next instalment of take 10 and I hope you can join me.

Speakers



Belinda Thorpe
Head of Claims, Africa and the
Middle East



Gayle Kanchanapume
Executive Director, Global Claims,
Value Added Specialist