

Calling your health insurer? Prepare to hold

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"All of our representatives are currently assisting other callers. Please remain on the line and the next available representative will assist you."

When Liz Scherer tried to confirm her enrollment in a new health insurance plan after her old policy was canceled under the Affordable Care Act, she became far too acquainted with her insurer's automated phone system.

Facing surgery and anxious about her coverage, the independent consultant from Silver Spring, Md., sat on hold for a total of four hours spread over four days before learning there was a problem with her new plan. Consumer advocates and insurance agents say long waits have become common when people call health insurers.

"All of our representatives are still busy. All calls are extremely important to us. Please continue to hold." Scherer got a call from a client during one of her hours on hold but had to call the person back.

"I had already gotten to the 45-minute mark; I didn't want to hang up," Scherer says.

From bad to worse?

As the Affordable Care Act — Obamacare — grants more Americans access to health insurance, the law and its complexities seem to be straining the industry's customer service resources, which were already held in low regard by many consumers.

Health insurance call centers received low marks from customers in a University of Michigan American Customer Satisfaction Index that was compiled just before HealthCare.gov and the other Obamacare exchanges opened. Policyholders and agents say things have gotten worse since then.

Craig Gussin, a San Diego insurance broker, says helping clients often means calling Covered California, the state's online health insurance marketplace, where he can spend up to two hours on hold before being connected with a representative to get answers.

"There's not enough time in the day," he complains.

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Be patient — or call at an off-peak time

These days, sitting on hold is inevitable when you contact your insurer expecting to speak to a human,

says J. Robert Hunter, director of insurance at the Consumer Federation of America.

"There can be events that cause delays ... you have to understand that there are times when immediate responses are difficult," he says.

If you don't mind listening to full tracks of hold music on repeat, then calling your health insurer during your lunch break may suit you. Otherwise, call early in the mornings, advises Amy Bach, executive director of insurance consumer group United Policyholders.

"The general wisdom is that calling on a Saturday morning is going to be your shortest wait time" — if your insurer is operating then, she adds.

Other strategies

If the hold times become too much of a problem, go higher up in the company, or contact your state insurance department, says Hunter.

"The insurance departments aren't very good at settling your problems very much," he cautions, "but they're very good at getting responses out of insurance companies."

Pressing zero or the "star" key was once seen as a surefire way to get through to a live person, but that may no longer be the case.

"It's certainly always worth trying, but) the sad fact is health insurers, like most corporations today, seem to be doing everything they can to avoid offering a human being," Bach says.

Health insurance companies assert that they're trying to remedy any customer service shortcomings as they attempt to deal with a plenitude of new policyholders brought their way by the Affordable Care Act.

Health insurance 'wait' problem? 5 tips

Strategies for beating long hold times when you call your health insurer:

Call first thing in the morning, or wait until Saturday if your insurance company has operators available then.

Repeatedly hit the 0 (zero) or * (star) key on your phone. That move may or may not help you reach a live customer service representative more quickly.)

Search the insurer's website to see if your questions might be answered there.

If you must talk with someone and can't get through to customer service, search for contact information for someone higher in the company you could try to reach.

Complain about excessive waits to your state insurance department or insurance commissioner.

Sources: Amy Bach, United Policyholders; J. Robert Hunter, Consumer Federation of America.

How insurance companies are responding

Insurers are extending their call center hours of operation, making more resources available online and

engaging consumers on social media, according to industry trade group America's Health Insurance Plans, or AHIP.

"In some cases the health plans are working in overdrive in processing a lot of new enrollments, so there may be some delay," but policyholders shouldn't hesitate to reach out to their carriers whenever they need some clarification, says AHIP spokeswoman Clare Krusing.

Before you pick up the phone, determine if the issue is one you can handle online by visiting your insurance company's website or — if you have an Obamacare plan — the health exchange for your state. Despite the conveniences of the Internet, there are still times when speaking with a real person is your best — or only — option, says Bach.

"It's almost impossible to resolve any kind of billing or claim-related issues through an automated system," she notes.

The importance of remaining positive

Jody Schoger was on hold for an hour when she called for help figuring out her coverage options. Though it seemed like "an incredible wait," Schoger says she ultimately ended up with the plan she desired, and things could have been much worse.

"An hour on the phone compared with what other people had been reporting just seems like a drop in the bucket," says The Woodlands, Texas, writer and blogger.

It's important to maintain a good attitude, advises Bach. If you find yourself holding for your health insurance company longer than you'd like, restrain your rage when you finally reach someone.

"Even though you may want to vent and you may legitimately be very frustrated with the amount of time you were just caused to waste, it's almost never the fault of that person on the other end of the phone," she says. "It's somebody way, way up above them in the corporate chain."

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