



Public Sector

One exchange partner. Every touchpoint.

End-to-end citizen engagement for state health exchanges



State-based Health Benefit Exchanges (HBEs) face increased operational and financial pressure. Following the expiration of enhanced ACA premium subsidies, enrollment dynamics are shifting, insurers are reassessing their participation in state marketplaces, and exchanges face growing expectations to deliver personalized, digital-first experiences while operating with tighter budgets.

The priority for HBE leaders is no longer simply administering enrollment; it's **delivering a seamless, scalable, and cost-effective citizen experience** throughout the entire coverage lifecycle.

How TTEC delivers for HBEs

We support more approximately 3.4 million beneficiaries per month across three HBE partners, including more than 2.3 million Medicare or Medicaid beneficiaries and more than 930,000 enrollees of Qualified Health Plans. TTEC provides the people, technology, and operational expertise needed to deliver efficient, accessible experiences at scale.

1. Omnichannel citizen engagement

Seamless citizen support across voice, chat, email, back office, TTY, and self-service channels — delivering consistent, high-quality assistance at every touchpoint.

2. AI-powered automation and intelligent IVR/IVA

AI and intelligent IVR/IVA capabilities deflect routine inquiries, reduce handle times, and lower operational costs while preserving a high-quality citizen experience. For one client, we achieved approximately 45% call deflection, reducing staffing needs without sacrificing quality.

3. Eligibility, subsidy, and back-office processing

Complete end-to-end support including eligibility determinations, tax credit and subsidy applications, identity authentication, back-office document processing, and complex escalation handling.

Better, faster support for every citizen

3.4M

beneficiaries supported monthly

45%

deflection rate via state-of-the-art IVA deployment

95%

CSAT

300k+

average monthly call volume

10+

years supporting state-based exchanges

3

state-based health benefit exchanges supported

Source: TTEC clients

4. Multilingual support, QA, and workforce optimization

Multilingual citizen support and full TTY/accessibility coverage paired with rigorous QA monitoring, performance analytics, CRM-integrated workflows, and continuous associate training to drive service excellence and SLA attainment.

BUILT FOR THE BUSY SEASON

Workforce scaling during Open Enrollment

Our proven capabilities rapidly scale operations during the busiest time of year.



Early workforce planning:

Recruitment and ramp-up begin well before Open Enrollment to ensure all associates are production-ready by the start of the enrollment period.



Experienced workforce deployment: Whenever possible, experienced TTEC associates from other programs are redeployed and recertified before new hiring begins, reducing ramp-up time and improving readiness.



AI-enabled recruitment: Our enhanced recruitment process combines AI-powered candidate screening, revised job descriptions, and a realistic job preview to improve candidate quality and reduce early attrition.



Structured onboarding and training: New hires complete comprehensive training before production, including classroom instruction, assessments, call shadowing, and a dedicated nesting period supported by specialized subject matter experts and team leaders.



Focus on retention and operational quality: Using an AI-powered recruiting tool, TTEC reported a 7% year-over-year improvement in one exchange's program. We helped another exchange redesign its hiring process specifically to improve candidate fit, reduce training attrition, and increase long-term retention.



Quick, easy scalability: TTEC can significantly expand customer support capacity during Open Enrollment. We've scaled a 91% increase in staffing in a 90-day window. That ramp included a 36% increase in headcount in the first 30 days, another 18% increase in the next 30 days, and another 37% jump in the following 30 days.



Proven expertise across state-based exchanges

TTEC has supported state-based HBEs for more than a decade, driving results for three of the nation's leading state marketplaces. Our citizen support services include:

- ✓ Health insurance enrollment guidance, plan comparison, and selection support
- ✓ Eligibility determination and tax credit/subsidy application processing
- ✓ Identity authentication and secure account management
- ✓ Omnichannel support: voice, chat, email, TTY, back office, and self-service IVR
- ✓ Multilingual citizen support and accessibility services
- ✓ Outbound clarification calls and proactive citizen outreach

Ready to
**simplify the
path to health
coverage?**

About TTEC

For over four decades, TTEC has partnered with iconic and disruptive brands to turn customer interactions into meaningful connections. With a global ecosystem of CX experts, we design, build and deliver AI-powered, digital-first customer experiences that span the entire customer lifecycle. Our unique combination of operational excellence and deep technical expertise sets us apart as we work with clients to maximize moments that build trust, inspire lasting loyalty and deliver valuable business outcomes.

Together with our team of architects and builders at TTEC Digital, we integrate data, analytics and AI within the world's leading CX technology platforms to help clients optimize what they already have, integrate what they need next, and achieve powerful business outcomes. Learn more at [ttec.com](https://www.ttec.com) and ttecdigital.com.