



Selling to Seniors

The Monthly Report on the Mature Market

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Senior-To-Senior Customer Service Pays Off For Teleservices Company

When you're trying to understand something complex, often the best person to explain it is someone who has been there before. For [Corporate Call Center](#) (CCC), a teleservices company, this simple concept has evolved into a business model that features seniors helping seniors understand their insurance benefits.

CCC specializes in offering licensed and credentialed customer service representatives to insurance, healthcare and other consumer markets for membership enrollment, customer service, lead generation and other inbound and outbound communications. Nearly 90 percent of its customer service reps are people aged 50+, and many spend their work hours helping other older adults understand their options for Medicare Part D prescription drug benefits and Medicare Advantage plans.

"I have used a business model since 1982 that promotes seniors and found mature workers to be professional and flexible," explains Claudia Timbo, founder and CEO. "They add a sense of credibility, efficiency and quality of service to our working environment that benefits our clients."

Over 500 seniors work for CCC during the busy Medicare open enrollment season from Sept. 1-March 31. CCC is open from 8 a.m. to 2 a.m. seven days a week and requires staffing for multiple shifts -- allowing older workers greater flexibility in their work schedules.

"Many of our employees tried retiring and found it was not as satisfying as they had thought or they started to spend down their nest egg," Timbo says. "Others wanted something stimulating intellectually."

Seniors can work from 20 to 40 hours per week. "Many like to travel in the off months or work a four-day work week, allowing time for golf or other hobbies and interests," Timbo explains.

For CCC, the older workers bring a depth of experience and knowledge that makes an important connection with senior callers.

"Mature workers are understanding and can relate to the questions and problems these callers have," Timbo tells STS. "Many of them have experienced these issues with their own parents or aging relatives. This improves communication, and they truly want to give the caller a positive phone experience, which helps them with their questions or decisions regarding healthcare."

Callers know they're not talking with a 20-year-old who does not understand Medicare, Timbo adds. "They can sense their experience, maturity and empathy."

CCC trains all employees in the products they must support, and anyone who gives insurance advice over the phone must earn an insurance license first. Many of the workers came from banking and accounting firms, often in high-level positions.

To recruit its team of seniors, CCC runs ads with slogans such as, "YOU can make a difference to aging citizens and the older population." "We attract people who care about helping others, which is what a customer service center is all about," Timbo explains. "We also use agencies that specialize in mature workers and life experienced staffing. We have low turnover year to year and get many referrals from our current seniors who enjoy their workday and discuss it with their neighbors and friends."

The recent downturn in the economy may make it even easier to find older workers for this type of job. "The economy will make some retirees rethink their future and add in a part-time job or extension of their working years to give them a cushion on their savings," Timbo says. "I believe any business hiring senior workers will see them as employees willing to learn and having a positive attitude and a sense of purpose."