Introduction and Background

One of the tasks of customer service representatives (CSR) for health insurance companies is to answer specific benefits questions from providers and insured members prior to receiving medical services. In the commercial group operations business segment, members are covered under medical plans provided by their employers. Benefits vary according to employer, although employers choose their benefits from a “buffet” of standard benefits. The variation may be in the copay amount paid for a visit to the doctor’s office or the deductible that the member pays for a hospital stay.

A business unit within group operations provides administrative services for employer groups that use their own funds to provide employee health benefits. Employer groups contract with insurance companies to provide all services, including claims processing, customer services, payment and benefit design. Employees are often unaware that insurance claims are being funded by the employer because the insurance company acts as an intermediary.

The health benefits for the members of employer groups in the Administrative Services Only segment are often tailored to subgroups within employer groups, such as retirees or employees of subsidiaries. Very often, in addition to standard benefits, enhanced coverage is offered to members of self-insured companies. Self-funded employer groups also tend to offer benefits that are not covered at all by standard plans. Some examples of unique benefits are wigs for chemotherapy patients or those who have alopecia, custom-built shoes for diabetics or maternity care for dependent children.

CSRs at Blue Cross and Blue Shield of North Carolina have access to an Intranet application that accesses benefits from the insurance company’s corporate data warehouse. Since the information is specific to the benefit package of the caller, the application is very effective when quoting benefits for groups that have standard benefits. Fully insured groups and members who have individual insurance are covered by standard benefit packages. The information provided by the data search application that was developed by the Information Technology (IT) department at
Blue Cross is accurate and used daily by teams who service standard groups. However, the tool is not sophisticated enough to recognize the unique benefits of self-insured groups.

An incorrect quote can bind the insurance company to making payment for services that might not otherwise be covered. In most instances, according to contractual obligations, the additional monies due would be absorbed by the insurance company when a benefit has been quoted incorrectly and not charged to the self-insured employer. For example, if a member has been told that removal of a mole at an outpatient center would be covered at 100%, when, in fact, there is a $500 deductible and 20% coinsurance, and the patient subsequently relies on that information to seek services, the insurance company must honor the information provided. The loss, since it was an error by the contracting party, could not be charged to the employer group. Errors are costly and the profitability of the segment can be affected. Another complicating factor is that self-insured employer groups can make benefit changes during the year, so if changes are not noted in paper reference material, incorrect information may be given to callers.

CSRs in the Administrative Services Only (ASO) call center have historically used paper documentation to quote benefits. They also have sought information from supervisors who may have resources beyond what is available to the CSRs. Some of the problems associated with paper reference materials are

- Currency of data.
- Speed of access.
- Accuracy of information.

**Literature Survey**

Joe Downing through his own studies and an extensive literature survey shows that adoption of new technology by call center agents is often slow (166). Some theories for the reluctance to use online resources are that front line agents do not believe that Information Technology workers who are unfamiliar with the call center can capture the complexity of their jobs. It is theorized that end users believe that IT personnel

- Are unfamiliar with the tasks of agents
- Will not capture the specifics of the information required
- Will not be responsive to requests from agents for improvements
- Are unwilling to format information for ease of use
Downing also noted that some of the requirements for successful adoption of knowledge management tools are the availability of technical support, training, upper management endorsement and subject participation in the project. Michael Tidwell points out that personality traits such as introversion and extroversion affect information seeking. Extroverts may be more prone to rely on team members while introverts may feel more comfortable using online resources. Roda and her co-authors propose that resistance to change and fear of the ability to learn may cause some knowledge workers to reject new systems. In addition, some employees weigh the perceived advantages of adopting the technology against the effort that it would take to learn how to use a new application. Occasionally, employees believe that if they share knowledge they will lose their value to the company. Lee Hollman in Call Center Magazine may have touched on an unintended reason for CSRs wanting to keep their hands in their pockets instead of logging on to knowledge management software. His article explained the value of building knowledge bases that can be accessed online by clients. CSRs may fear that if the information is available online, it may result in job loss.

**Problem**

Customer Service Representatives in the ASO segment may be quoting from hard copy sources that are not current. Electronic resources include materials that are housed in several Intranet portals. Occasionally, employer group information has been clarified in e-mails and individually archived for future reference in folders on hard drives. Members who join the teams after such submissions do not have access to the information unless it is provided to them by another team member or a supervisor. The current online tools do not adequately meet the needs of CSRs in the ASO business unit and, in fact, have been a source of frustration for CSRs who must access information rapidly. Research indicates that CSRs might resist using a new tool developed by the Information Services department that developed the current instrument. An online reference tool that is group specific, manually maintained and written in plain language, however, would assist CSRs who must search for and interpret benefits. Any interpretations and clarifications could be added as text to remove ambiguity. The instrument would be contain proprietary information and would never be placed on the Internet, so there should be no fear of job loss because of making the knowledge base as complete as possible.
Research Question

Research Question: Would an online reference tool developed by a known departmental subject matter expert and who solicits input from the team have a measurably positive acceptance rate?

Hypothesis

Customer Service Representatives in the ASO Operations area will respond favorably to an Online Reference application that is developed by a subject matter expert known to the team members and who actively seeks their input to the project.

Variables

Subjects

- Approximately 25 customer service representatives will participate in the study.
- Subjects will be members of the call center team that services the five employer groups with the greatest number of non-standard benefits and sub-groups.
- All team members will be included.
- Team leads and mentors will be excluded.

Demographics

Tenure of team members ranges from at least six months experience with the company to employees who have worked in the call center for six years with average length of employment being two years. Newly hired employees are not assigned to dedicated teams because of the complexity of the job.

- 90% to 95% of the CSRs are female.
- The average age is thirty.
- All hold a bachelor’s degree or at least four years of call center experience.
- All have good to excellent computer skills
Independent Variables

- Online reference application will be available on the computers of all subjects.
- The online reference is dependably accurate and easy to use.
- Training will be consistent across teams.
- The developer of the online reference tool is a former customer service representative who is known by all research subjects as a subject matter expert who has eight years experience in the ASO call center.
- The researcher will implement viable suggestions by CSRs and credit the submissions and suggestions to the contributor.

Dependent Variables

- Suggestions will be submitted by at least 30% of the team members during the first 90 days.
- Benefits will be quoted from the online reference during at least 75% of the calls after 90 days of implementation.
- Quality scores on accuracy of benefits quoted will increase by 15% 90 days after implementation.
- Mentor calls for assistance in determining benefits will decrease.

Research Method and Design

Part 1

- During regularly scheduled team meetings, CSRs in the study will be engaged in round table discussions concerning the issues of accessing benefits information for their assigned employer groups.
- Subsequent scheduled meetings will include an online prototype of the proposed format of the help application. The researcher will actively solicit suggestions and ideas from the teams.
- Methods for submitting suggestions, ideas, corrections and additional information during the development of the online reference will be discussed. There will be no attending penalty for failing to submit suggestions. However, a reward may be designed into the system for participating.
• The developer of the online reference will be introduced.

• The electronic drop box address and email address of the developer will be included on a handout designed to encourage participation in the development of the online reference.

• Baseline benefit accuracy quality scores will be obtained from the quality tracking system.

Part 2

• The number of suggestions will be tallied after 90 days.

• The id numbers of CSRs submitting suggestions will be noted for purposes of determining the scope of employees who actively participated.

• A paper survey will be developed for submission to participants after the 60 day and 90 day marks. Because CSRs are limited to small blocks of discretionary time during the day, paper surveys are more realistic than electronic surveys that must be completed at once.

• A request will be submitted for current quality scores of team members after 120 days of implementation of the online reference.

• A request for data concerning calls to mentors will be submitted.

• A satisfaction survey will be developed for submission to CSRs at 60 and 90 days.

Outcomes Expected:
The expected outcomes are that the CSRs in the study will adopt the online reference as a replacement for paper documentation. The results will be partially dependent on the degree that the researcher follows up on suggestions and gives credit to participants. Quality scores and search time are expected to improve. Calls to mentors are expected to decrease. Search time was not included in the study because there is no method of quantifying a baseline or to isolating benefits questions as a single variable. Talk time could be used, but phone inquiries often include topics besides benefits information.

Glossary:

Corporate Data Warehouse: a massive database designed to provide information about customers health services

Mentor: an experienced, non-supervisory call center employee who telephonic assistance to customer service representatives, research into issues that will take more than a few minutes to answer and talk to members on escalated calls.
Provider: a hospital, nonhospital facility, doctor, or other provider, accredited, licensed or certified where required in the state of practice, performing within the scope of license or certification.

Team Lead: call center supervisor
**Works Cited**


Other Readings


Project 2

Holly Angell
This table contains comments about improving the format of the questionnaires.  S Southard

First Comment: In the following questionnaire, I find the chunking not as good as it could be. I think that my difficulty results from each item containing several parts. I suggest bolding the first line and then decreasing the size of the font in the rest of the text. And bolding might be sufficient. See below.

1. What is included in “diabetic supplies” for Group # 443234?

I found the answer

   a. in less than a minute.
   b. in two minutes.
   c. in three minutes.
   d. in more than three minutes.
   e. I did not find the answer.

Comments:  

________________________________________________________________________
________________________________________________________________________

2. Does Group 443234 participate in the Diabetic Program?

   Yes _____    No ______

I found the answer

   a. in less than a minute.
   b. in two minutes.
   c. in three minutes.
   d. in more than three minutes.
   e. I did not find the answer.

Comments:  

________________________________________________________________________
________________________________________________________________________
Second Comment: In this questionnaire, I find that the "table" seems to be the format focus (somewhat indicating a new part, rather than the question), so I find it hard to chunk information correctly.

- I suggest placing the "question" in bold and making the "tables" 8 pt, rather than 10 pt, as below.
- I’d also consider having a legend for what the numbers mean and not repeat that information for each question

You may come up with a better way of solving this problem.

**Legend** -- 1 = Strongly disagree | 2 = Somewhat disagree | 3 = Undecided | 4 = Somewhat agree | 5 = Strongly agree

1. I find the Online Reference (OLR) easy to use.

   | 1 | 2 | 3 | 4 | 5 |

   2. I use the Online Reference during at least 50% of my benefit calls.

   | 1 | 2 | 3 | 4 | 5 |
Assessment

Assessment will be based on results of

- Side by side observations
- Comparison of data obtained from call tracking system prior to start of study and at 90 days into the study
- Comparison of internal audit accuracy scores prior to start of study and 90 days into the study.

Outcomes Expected

Adoption of the Online Reference for at least 75% of benefit calls 90 days after implementation would indicate acceptance of the new tool. The 75% usage rate, however, goes hand in hand with suggestions for improvements by CSRs. At least 30% of CSRs are expected to participate in the suggestion portion of the study. Quality scores are tied to compensation, so improvements should lead to a higher rate of adoption. If scores improve, however, it might be meaningful at some point, to try to separate the impact of input and familiarity with the designer from the monetary rewards that result from using the Online Reference. A decrease in Mentor calls would indicate greater usage of the Online Reference.

- Suggestions will be submitted by at least 30% of the team members during the first 90 days.
- Benefits will be quoted from the online reference during at least 75% of the calls after 90 days of implementation.
- Quality scores on accuracy of benefits quoted will increase by 15% 90 days after implementation.
- Mentor calls for assistance in determining benefits will decrease.
Team Meeting Opinion Survey

Script: (Read to the group after they are seated).

A scaled down version of the proposed customer service Online Reference (OLR) has been loaded on the computers in this room. The icon for the OLR is displayed on the projection screen at the front of the room. The icon will be displayed on your desktop after you log on with your usual user id numbers. Click on the icon to open the OLR.

A list of questions that we would like for you to answer using the Online Reference is in the supply drawer at your station. Each question is followed by a scaled survey and a line or two for comments.

Please answer each question and indicate the ease or difficulty that you had in finding each answer.

This is not a test. It is important for you to be candid when answering because your responses will be used to modify the (OLR) for ease of use.

Materials needed: (not part of script)

- Meeting room
- Paper survey
- Pens
- Computers for each participant with OLR loaded
- Computer projector
- Projection screen
Survey questions:

1. What is included in “diabetic supplies” for Group # 443234?
   ________________________________
   
   I found the answer
   a. in less than a minute.
   b. in two minutes.
   c. in three minutes.
   d. in more than three minutes.
   e. I did not find the answer.

Comments:
   __________________________________________________________
   __________________________________________________________

2. Does Group 443234 participate in the Diabetic Program?
   
   Yes ______  No ______

   I found the answer
   a. in less than a minute.
   b. in two minutes.
   c. in three minutes.
   d. in more than three minutes.
   e. I did not find the answer.

   Comments: __________________________________________________________
   __________________________________________________________

3. Does Group 430100 cover flu shots at the Health Department?
   
   Yes ______  No ______

   I found the answer
   a. in less than a minute.
   b. in two minutes.
   c. in three minutes.
   d. in more than three minutes.
   e. I did not find the answer.

   Comments: __________________________________________________________
4. A member from Group 443234 wants to know how many mastectomy bras she can purchase from a participating vendor in one benefit period. What would you tell her?

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments: ____________________________________________

_______________________________________________________

_______________________________________________________

5. A provider wants to know if visits with a nutritional counselor are covered for patients with diabetes. His patient is an employee of Group # 443234.

3 visits _____ 5 visits _____ Not covered _____ Unlimited _____

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments: ____________________________________________

_______________________________________________________
6. Member wants to know if surgery for morbid obesity is covered. She is employed by ABC Corp.

Yes ____________ Not covered __________

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments:_________________________________________________

7. The deductible for ABC Corp carries over from the last quarter of the previous year.

True ________ False ________

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments:_________________________________________________

8. A member of Group 443234 wants to know the copay for a generic drug for a 90 day supply. What would you tell her?

a. $10 for each 30 day supply with a 90 day limit

b. Can only get 30 days at a time

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments: ___________________________________________________________
9. A provider is calling to find out the inpatient benefits for an employee of ABC Corp.

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments: ___________________________________________________________

9. ABC Corp included dependent child maternity in its benefits.

True __________          False ___________

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments: ___________________________________________________________

10. ABC Corp offers out of network benefits to its employees who live outside North Carolina.

True ___________     False _____________

I found the answer

a. in less than a minute.
b. in two minutes.
c. in three minutes.
d. in more than three minutes.
e. I did not find the answer.

Comments:
General survey about my experience today:

Please answer on a scale of 1 to 10.

1. I found the OLR easy to use. 1 indicates easy to use. 10 indicates not at all easy to use.
   
   1 2 3 4 5 6 7 8 9 10

2. The organization was easy to understand.
   
   1 2 3 4 5 6 7 8 9 10

3. I believe that my suggestions will be seriously considered. 1 indicates confidence that suggestions will be considered. 10 indicates no confidence.
   
   1 2 3 4 5 6 7 8 9 10

4. I am confident that the information is accurate. 1 indicates highly confident. 10 indicates no confidence
   
   1 2 3 4 5 6 7 8 9 10

5. I found the information that I needed in easy to understand categories. 1 indicates that the information was indexed very intuitively. 10 indicates that the information was poorly categorized.
   
   1 2 3 4 5 6 7 8 9 10
Memo  
Date:  12/5/05  
To:  Customer Service Online Reference (OLR) Testers Team 2  
From:  Holly Angell  
Topic:  Suggestion Drop Box  

An electronic drop box has been created for the OLR testers. Access has been granted only to members of the testing team. The Drop Box can be found on the ASO Home Page on the Intranet. Your User ID number is the password. The OLR Suggestion Box should be used for:

- Ideas for improving the content of the OLR.
- Ideas for improving the organization of the OLR.
- Corrections to the data in the OLR.
- Ideas for improving the visual appearance of the pages on the OLR.

You may also contact Holli Angell at MHAngell@corpemail.com with questions and ideas.
Deskside Observation after 90 days of implementation:

Instructions for observers:

- Observe only. Do not make suggestions to CSRs.
- Count only completed phone calls that were routed correctly.
- Do not count transfers.
- Do not count questions misrouted calls, even if CSR answers questions from caller.
- Target observation time is 2 hours.

Date:
Name of observer:
Time observation began:
Time observation ended:
ID number of employee being observed:
Number of incoming calls during observation:
Number of calls when OLR was the only resource accessed:
Number of calls when only hard copy references were accessed:
Number of calls when both OLR and paper references were used:
Number of calls during which mentor line was utilized:
Average overall talk time in seconds:

<table>
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<tr>
<th>Call</th>
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Memo

December 1, 2005
To: Katrina Watkins, Manager Workforce Management
From: Holly Angell
Subject: Quality Scores Team 2 Request for Data

Katrina:

I am conducting an approved research project around the new Online Reference for Team 2. Needed from your area are baseline averages for each team member and the team as a whole around the following parameters:

- Average talk time
- Calls per hour
- Transfers to Mentor line

Please identify team members by user id number. Individual changes will be tracked in addition to team performance.

The study will begin on March 1, 2006 after the first of the year rush is over. So that we can compare apples to apples, the data should be drawn from the months of July, August and September because open enrollment periods beginning in October would skew the data too much to be useful.

At the end of the study, I will request similar data for the months of March, April and May 2006. I will need the 2006 data in a little more detail so that we can look for trends, but more about that later.

I need the 2005 information by January 15, 2006. If you have any questions, please let me know.

Thank you for your assistance.

Holly Angell
Memo

June 15, 2006
To: Katrina Watkins, Manager Workforce Management
From: Holly Angell
Subject: Quality Scores Team 2 Request for Data

Katrina:

The research study is almost finished, so it is time to compare the baseline data to the actual study data.

I need data for each team member and the team as a whole around the following parameters by month for March, April and May 2006:

- Average talk time in seconds
- Calls per hour
- Transfers to Mentor line

I am also requesting an overall average on each of the data points for the three month period beginning with March for each team member and the team as a whole.

Please identify team members by user user id number. Individual changes will be tracked as well as team performance.

I need the information by July 1, 2006.

If you can format the data in the same way that the baseline data was presented in January, it will be perfect for my needs. Thank you again for your assistance.

Holly Angell
Memo

Date: December 1, 2005
To: Danielle Carter, Manager Internal Audit
From: Holly Angell
Topic: Audit Scores Team 2 Request for Data

Danielle:

I am conducting an approved research project around the new Online Reference for Customer Service. Team 2 members are participating in the study as test subjects. From your area, I need baseline audit scores for each team member and the team as a whole for accuracy of information provided.

Please identify team members by user id number. Individual changes will be tracked in addition to team performance.

The study will begin on March 1, 2006 after the first of the year rush is over. So that we can compare apples to apples, the data should be drawn from the months of July, August and September because open enrollment periods beginning in October would skew the data too much to be useful.

At the end of the study, I will request similar data for the months of March, April and May 2006. I will need the 2006 data in a little more detail so that we can look for trends, but more about that later.

I need the 2005 information by January 15, 2006. If you have any questions, please let me know.

Thank you for your assistance.

Holly Angell
Memo

June 15, 2006
To: Danielle Carter, Manager Internal Audit
From: Holly Angell
Subject: Quality Scores Team 2 Request for Data

Danielle:

The research study is almost finished, so it is time to compare the baseline data to the actual study data. Please submit data for each team member and the team as a whole. I only need baseline accuracy audit scores. Please identify team members by user id number because individual changes will be tracked as well as team performance.

I am also requesting an overall average for the three month period beginning with March for each team member and the team as a whole.

I need the information by July 1, 2006. Accuracy is the only audit item that will be needed.

If you can format the data in the same way that the baseline data was presented in January, it will be perfect for my needs.

Thank you again for your assistance.

Holly Angell
Memo:

Date: March 15, 2005
To: Team 2
From: Holly Angell
Subject: Online Reference (OLR)

It has been two weeks since the Online Reference has been available to you. This is a reminder that its success depends on your input.

The company has agreed to open the corporate wallet and offer a small incentive to get you headed to the OLR Suggestion Box. Each time you send a suggestion to the OLR Suggestion box, you will be eligible for a weekly drawing beginning on April 1 and ending on April 30 for movie tickets for two at the Cineplex 7. Two tickets will be awarded each week.

Visual design, content and organization are all open for your suggestions. You are the users. You know what you need to know and how you want it presented. Don’t take a back seat when you have the chance to drive.

Looking forward to hearing from you.

Holly
User Acceptance Survey

- To be administered after 60 days and 90 days into the study

Instructions:

For each of the statements below, please indicate the degree to which you agree or disagree by shading the appropriate box.

1. I find the Online Reference (OLR) easy to use.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

2. I use the Online Reference during at least 50% of my benefit calls.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

3. The Online Reference is easier to use than paper reference materials.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

4. I believe that my suggestions are important to the developers of the Online Reference.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

1 2 3 4 5

5. I am confident that the answers I provide when I use the OLR are accurate.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

1 2 3 4 5

6. I am an active participant in making certain that the content of the Online Reference is current and accurate.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

1 2 3 4 5

7. I find answers to benefits questions faster since I started using the Online Reference.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

1 2 3 4 5

8. I would recommend that the Online Reference be made available to other teams in the call center.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

1 2 3 4 5
9. I rely on the Mentor Line less frequently than I did before I started using the Online Reference.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree

10. My quality scores have improved since I started using the OLR.

1 Strongly disagree
2 Somewhat disagree
3 Undecided
4 Somewhat agree
5 Strongly agree
Memo

Date: June 15, 2005
To: Team 2 ASO Customer Service Representatives
From: Holly Angell
Subject: Thank you!

All:

Thank you for participating in the Online Reference study. Without your input and enthusiasm, it would never have gotten off the ground. Your continued support will be greatly appreciated.

I will let you know the results as soon as all the data has been tabulated. In the meantime, the OLR is yours. Use it and make it the best in the business.

Holly