

Sign up for AARP's Daily newsletter covering COVID-19 and more — sent Monday through Friday.



Maximize your benefits

- Access exclusive discounts, programs, & services
- Double-down with a FREE second membership
- Get a subscription to AARP The Magazine
- Earn 50% more points with AARP's Loyalty Program

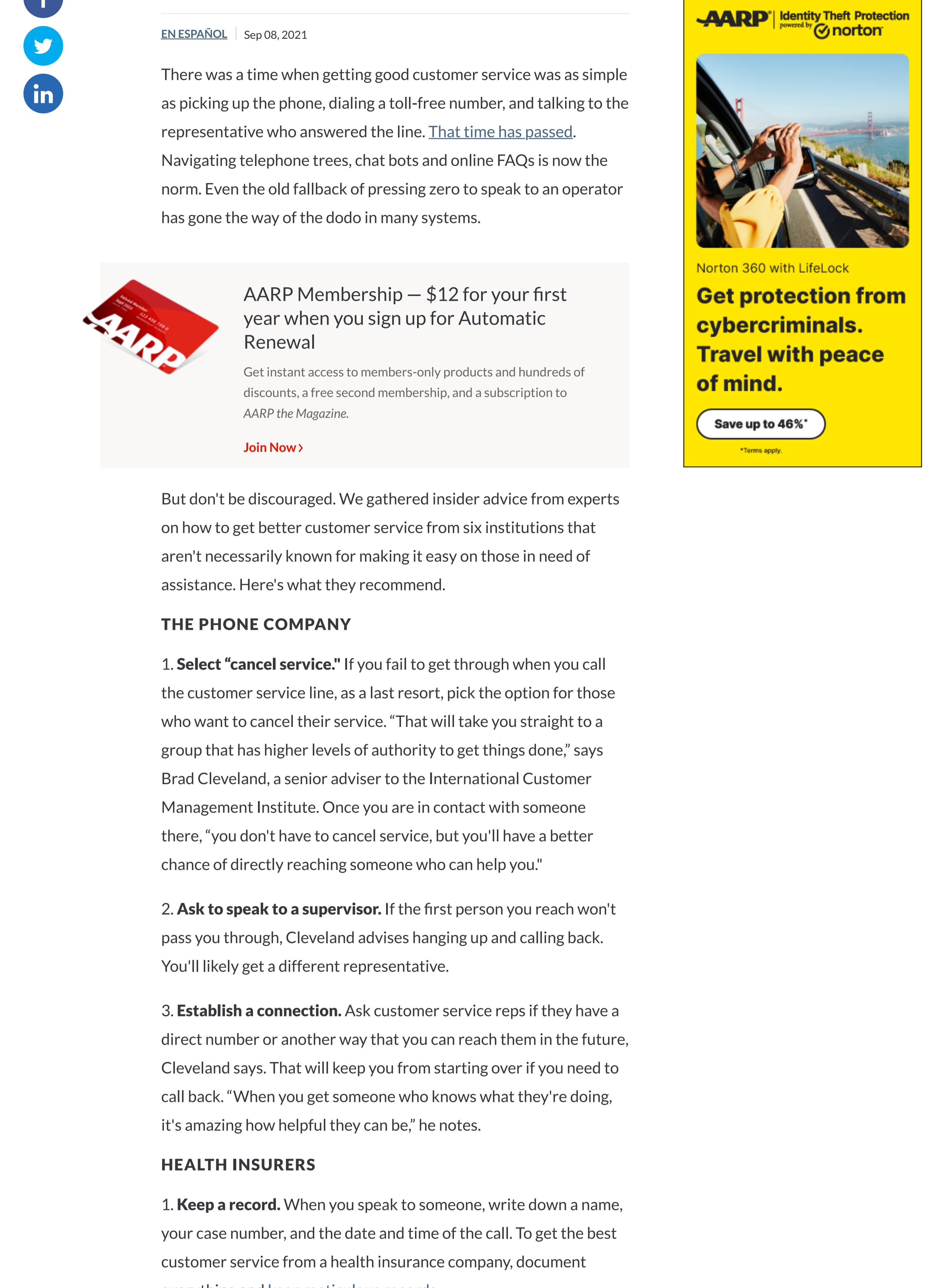
\$12 For your first year when you sign up for Automatic Renewal

Join Today

MONEY

18 Tricks to Getting Better Customer Service

Insiders' tips for dealing with the phone company, DMV, IRS, Social Security, banks, insurers

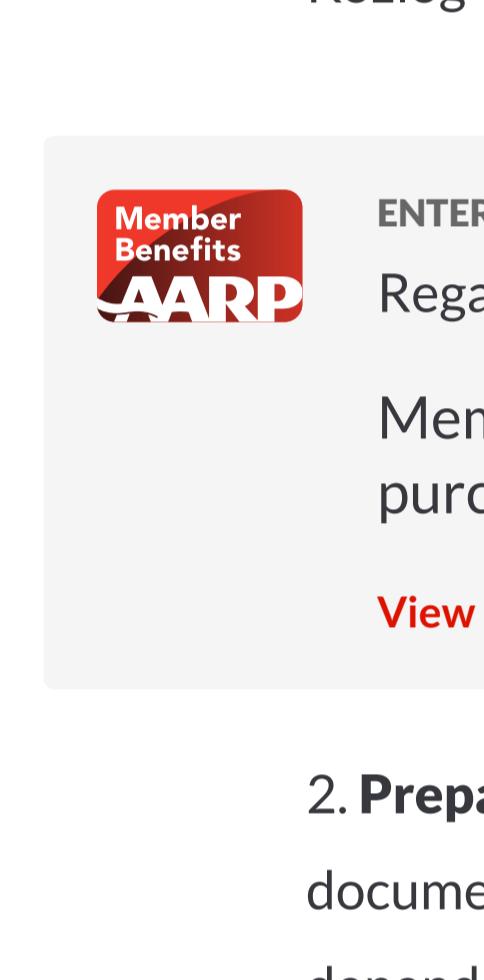


ISTOCK/GETTY IMAGES

By Beth Braverman

EN ESPAÑOL | Sep 08, 2021

There was a time when getting good customer service was as simple as picking up the phone, dialing a toll-free number, and talking to the representative who answered the line. [That time has passed](#). Navigating telephone trees, chat bots and online FAQs is now the norm. Even the old fallback of pressing zero to speak to an operator has gone the way of the dodo in many systems.



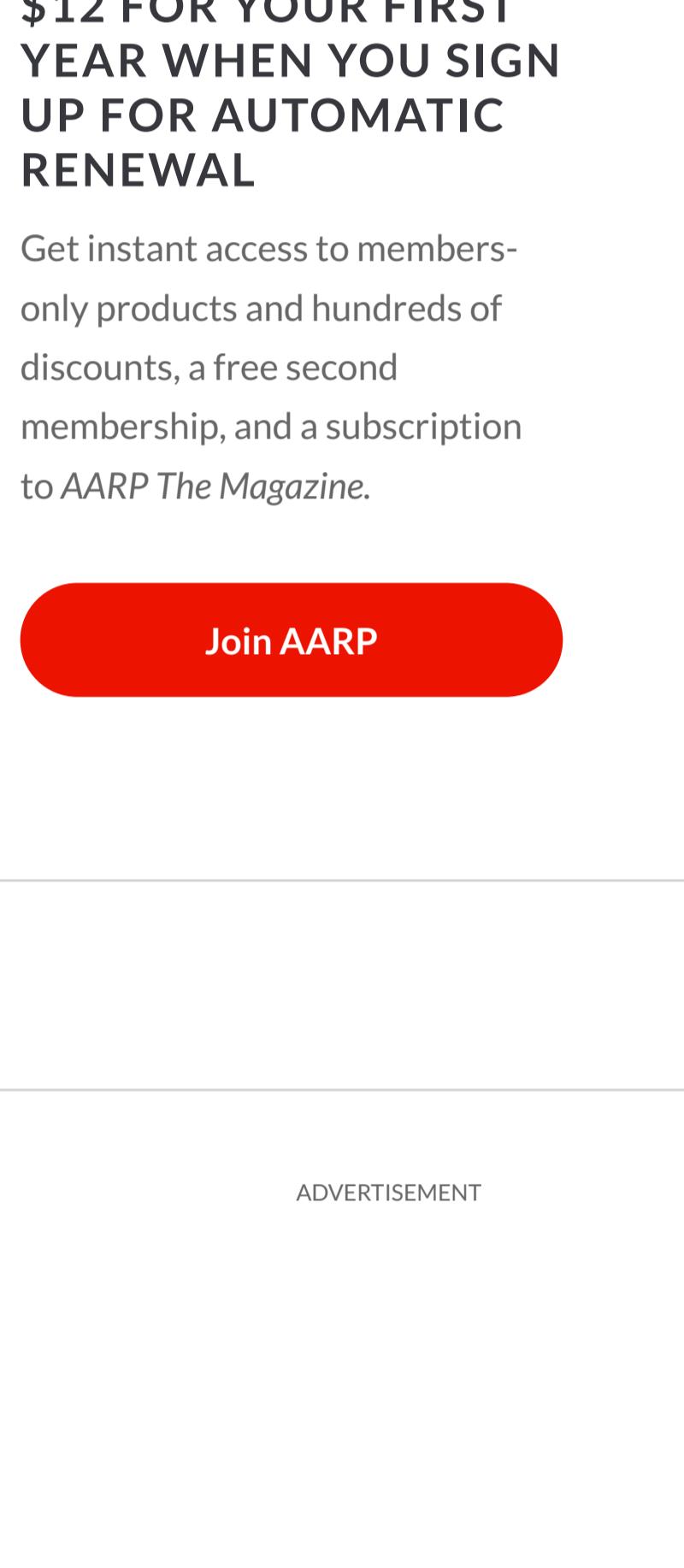
AARP Membership — \$12 for your first year when you sign up for Automatic Renewal

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join Now >](#)

ADVERTISEMENT

AARP Identity Theft Protection powered by Norton



Norton 360 with LifeLock

Get protection from cybercriminals. Travel with peace of mind.

[Save up to 46%* >](#)

*Terms apply.

But don't be discouraged. We gathered insider advice from experts on how to get better customer service from six institutions that aren't necessarily known for making it easy on those in need of assistance. Here's what they recommend.

THE PHONE COMPANY

1. Select "cancel service." If you fail to get through when you call the customer service line, as a last resort, pick the option for those who want to cancel their service. "That will take you straight to a group that has higher levels of authority to get things done," says Brad Cleveland, a senior adviser to the International Customer Management Institute. Once you are in contact with someone there, "you don't have to cancel service, but you'll have a better chance of directly reaching someone who can help you."

2. Ask to speak to a supervisor. If the first person you reach won't pass you through, Cleveland advises hanging up and calling back. You'll likely get a different representative.

3. Establish a connection. Ask customer service reps if they have a direct number or another way that you can reach them in the future, Cleveland says. That will keep you from starting over if you need to call back. "When you get someone who knows what they're doing, it's amazing how helpful they can be," he notes.

HEALTH INSURERS

1. Keep a record. When you speak to someone, write down a name, your case number, and the date and time of the call. To get the best customer service from a health insurance company, document everything and [keep meticulous records](#).

2. Highlight your bill. Use a fluorescent marker to set apart any items that aren't clear, and make a note to ask about them. Gail Trauco, a patient advocate and author of the *Medical Bill 911 Handbook*, says that's a great way to be organized and stay on message. Follow up every phone call with documentation confirming the conversation in writing, which you can fax or mail to the insurance company, Trauco says.

3. Find your consumer assistance program (CAP). If all other efforts fail, more than half of U.S. states have a CAP that will file an appeal on your behalf. Ironically, Trauco says it can be difficult to get a hold of a CAP rep as well, but that it's worth the effort. Don't delay this step. You must file an internal appeal within six months of receiving a claim denial. If the insurer denies your appeal, request an external review.

THE IRS**AARP MEMBERSHIP — \$12 FOR YOUR FIRST YEAR WHEN YOU SIGN UP FOR AUTOMATIC RENEWAL**

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join AARP >](#)

ARTICLE CONTINUES AFTER ADVERTISEMENT

**AARP MEMBER BENEFITS****HEALTH & WELLNESS**

Exclusive Walgreens Cash Rewards for members

[Learn More >](#)**MEMBER BENEFIT****ENTERTAINMENT**

Regal Movie Tickets

Do You Have Too Much Insurance?

Save money by reviewing and pruning policies

[View Details >](#) [See All Benefits >](#)**MEMBER BENEFIT****FLIGHTS & VACATION PACKAGES**

AARP® Travel Center Powered by Expedia®

Members save when booking a flight vacation package

[Learn More >](#)**MEMBER BENEFIT****HEALTH & WELLNESS**

AARP® Dental Insurance Plan administered by Delta Dental

Insurance Company

Dental insurance plans for members

[Learn More >](#)**AARP MEMBERSHIP — \$12 FOR YOUR FIRST YEAR WHEN YOU SIGN UP FOR AUTOMATIC RENEWAL**

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join AARP >](#)

ARTICLE CONTINUES AFTER ADVERTISEMENT

**AARP MEMBER BENEFITS****HEALTH & WELLNESS**

Exclusive Walgreens Cash Rewards for members

[Learn More >](#)**MEMBER BENEFIT****FLIGHTS & VACATION PACKAGES**

AARP® Travel Center Powered by Expedia®

Members save when booking a flight vacation package

[Learn More >](#)**MEMBER BENEFIT****HEALTH & WELLNESS**

AARP® Dental Insurance Plan administered by Delta Dental

Insurance Company

Dental insurance plans for members

[Learn More >](#)**AARP MEMBERSHIP — \$12 FOR YOUR FIRST YEAR WHEN YOU SIGN UP FOR AUTOMATIC RENEWAL**

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join AARP >](#)

ARTICLE CONTINUES AFTER ADVERTISEMENT

AARP MEMBER BENEFITS**HEALTH & WELLNESS**

Exclusive Walgreens Cash Rewards for members

[Learn More >](#)**MEMBER BENEFIT****FLIGHTS & VACATION PACKAGES**

AARP® Travel Center Powered by Expedia®

Members save when booking a flight vacation package

[Learn More >](#)**MEMBER BENEFIT****HEALTH & WELLNESS**

AARP® Dental Insurance Plan administered by Delta Dental

Insurance Company

Dental insurance plans for members

[Learn More >](#)**AARP MEMBERSHIP — \$12 FOR YOUR FIRST YEAR WHEN YOU SIGN UP FOR AUTOMATIC RENEWAL**

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join AARP >](#)

ARTICLE CONTINUES AFTER ADVERTISEMENT

AARP MEMBER BENEFITS**HEALTH & WELLNESS**

Exclusive Walgreens Cash Rewards for members

[Learn More >](#)**MEMBER BENEFIT****FLIGHTS & VACATION PACKAGES**

AARP® Travel Center Powered by Expedia®

Members save when booking a flight vacation package

[Learn More >](#)**MEMBER BENEFIT****HEALTH & WELLNESS**

AARP® Dental Insurance Plan administered by Delta Dental

Insurance Company

Dental insurance plans for members

[Learn More >](#)**AARP MEMBERSHIP — \$12 FOR YOUR FIRST YEAR WHEN YOU SIGN UP FOR AUTOMATIC RENEWAL**

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join AARP >](#)

ARTICLE CONTINUES AFTER ADVERTISEMENT

AARP MEMBER BENEFITS**HEALTH & WELLNESS**

Exclusive Walgreens Cash Rewards for members

[Learn More >](#)**MEMBER BENEFIT****FLIGHTS & VACATION PACKAGES**

AARP® Travel Center Powered by Expedia®

Members save when booking a flight vacation package

[Learn More >](#)**MEMBER BENEFIT****HEALTH & WELLNESS**

AARP® Dental Insurance Plan administered by Delta Dental

Insurance Company

Dental insurance plans for members

[Learn More >](#)**AARP MEMBERSHIP — \$12 FOR YOUR FIRST YEAR WHEN YOU SIGN UP FOR AUTOMATIC RENEWAL**

Get instant access to members-only products and hundreds of discounts, a free second membership, and a subscription to *AARP The Magazine*.

[Join AARP >](#)

ARTICLE CONTINUES AFTER ADVERTISEMENT

AARP MEMBER BENEFITS**HEALTH & WELLNESS**

Exclusive Walgreens Cash Rewards for members

[Learn More >](#)**MEMBER BENEFIT****FLIGHTS & VACATION PACKAGES**

AARP® Travel Center Powered by Expedia®

Members save when booking a flight vacation package

[Learn More >](#)**MEMBER BENEFIT****HEALTH & WELLNESS**

AARP® Dental Insurance Plan administered by Delta Dental