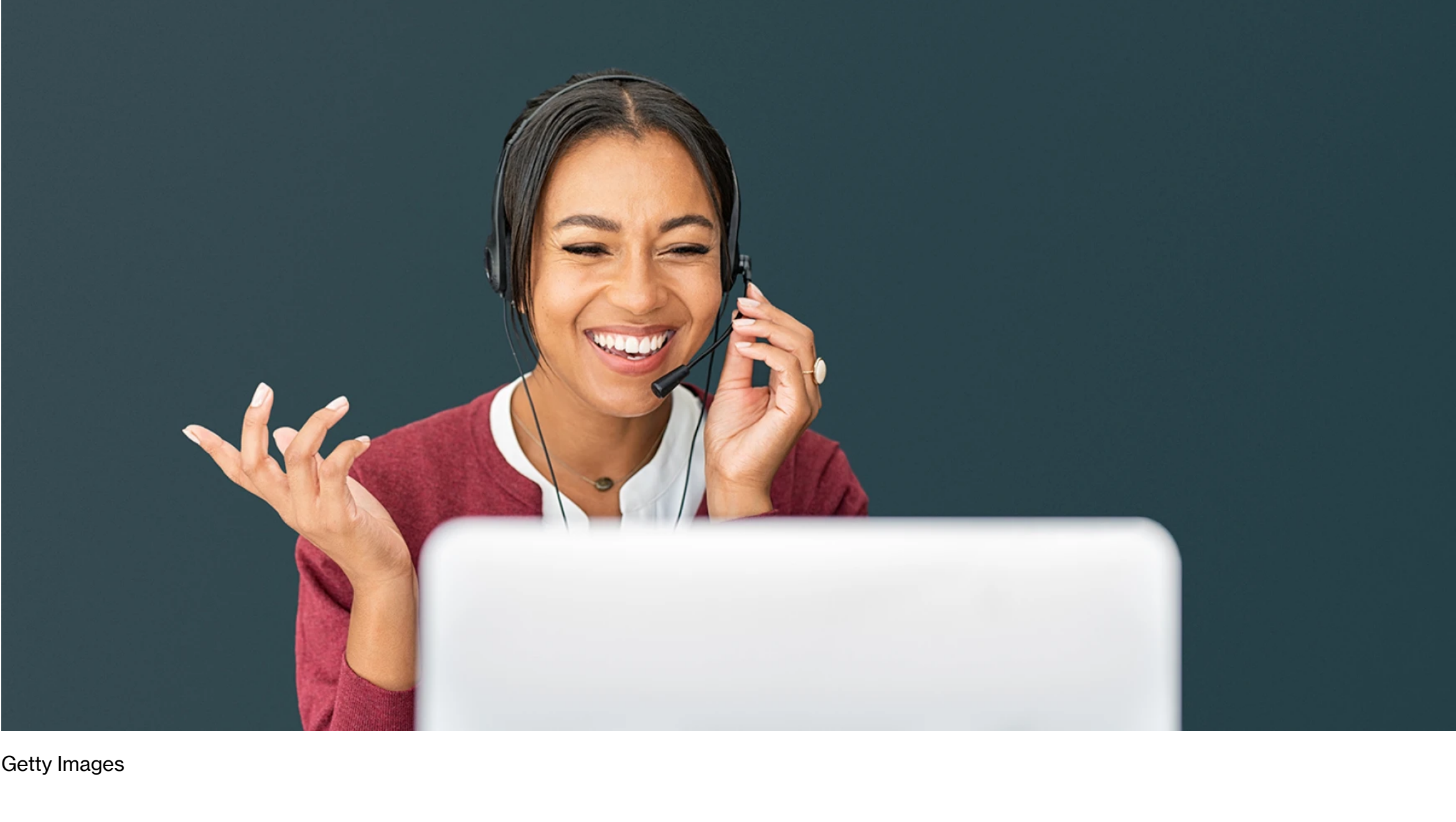


# ‘Can I Speak to a Manager?’ And Tons More Tips for Better Customer Service

Get off hold and get the help you need from the phone company, DMV, IRS, Social Security, banks and insurers.

By Beth Braverman



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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.

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: Escalate the call

**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.”

**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.

**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.

“Be sure to ask any representative for your case number and whether there’s a direct phone number on which you can call him or her back in the future, if necessary.”

## Health insurers: Document each dialog

**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.

**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.

**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 ahold 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: Dial around dawn

**Be the early bird.** Like other federal agencies, the IRS is overwhelmed with phone calls. But they open early. The best time to reach out is on weekdays at 7 a.m. ET. After that, you’ll need to just keep calling and hope to get through, says Beth Logan, an agent with Kozlog Tax Advisers.

**Prepare before you call.** If you need to send the IRS documentation (or power of attorney if you’re calling on behalf of a dependent), download a fax app before you call that lets you send faxes to the IRS straight from your computer or smartphone. Otherwise, you’ll have to send copies of documentation via certified mail and deal with additional delays. Logan says to look for a fax app that says it’s “HIPAA compliant,” which indicates that it meets government security standards.

**Be your own aggressive advocate.** If you don’t get the results you want, Logan suggests asking for the section of the IRS tax code that supports the IRS agent’s position. If you still feel that you aren’t getting through, ask for a manager. That can often result in getting a call back.

“Check out offices away from your neighborhood. Going to uncongested areas and offices with ample parking can make the process less stressful.”

## Social Security: Branch out

**Start online.** For straightforward tasks, like signing up for Social Security for yourself or claiming spousal benefits after your spouse has already claimed, your best bet is to simply go through the application on the agency’s website, says Philip Moeller, author of *Get What’s Yours: The Secrets to Maxing Out Your Social Security*.

**Make an appointment.** If you are dealing with a more complicated application, or if you run into trouble online, Moeller recommends making an appointment at a field office. To increase your chances of getting an appointment that you want, Moeller says to call at least two months in advance of your preferred appointment time.

**Check out offices away from your neighborhood.** Moeller suggests calling more-remote field offices for details. Going to uncongested areas and offices with ample parking can make the process less stressful. There might be a location near where you work out, shop, study or work. Use the online [Social Security Field Office Locator](#) to find the phone number and hours for other branch offices near you.

## Banks and lenders: Ask for a business card and build a relationship

**Go in person.** If you’re dealing with a bank that still has brick-and-mortar locations, visiting one might yield you the best possible customer service, says Michael B. Cohen, vice president of global operations at MyChargeBack, a firm that helps consumers deal with complex payment disputes.

**Establish a relationship with your contact.** Even if the teller or customer service representative at your bank can’t immediately solve your problem, he or she may be able to help you get in touch with the person who can. “If you can find someone locally who can hold your hand and guide you and take responsibility for the next steps, that’s a big game changer,” Cohen says.

**Keep a record.** Whether you’re working with a local rep or not, be sure to ask any representative for your case number and whether there’s a direct phone number on which you can call him or her back in the future, if necessary.

## The DMV: Take care of it on a Tuesday morning, mid-month

**Research your options.** In some states, AAA members can go into their local AAA office to take care of everything from a vehicle registration renewal to an address change. Other states have self-service kiosks in grocery stores that allow users to print out their vehicle record or replace a registration card.

**Call ahead.** If you still must go into a DMV, make an appointment ahead of time, says Laura Adams, a spokesperson for the driver education company Aceable. DMVs tend to be least crowded early in the morning or late in the day on Tuesdays through Thursdays.

**Pick the right time.** Make your DMV visit in the middle of the month, if possible. “A lot of licenses expire at the end of the month,” Adams says, making the beginning and end of the month busier.

*Beth Braverman is an award-winning personal finance writer who has written for Consumer Reports, Money and CNBC.com.*

This article is adapted from [aarp.org](#). For more helpful consumer information, visit [aarp.org/money](#).

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