

Enrollment and Eligibility Management

Customer Profile:

EBC

Employee Benefit Consultants, Inc. (EBC) is a licensed third party administrator (TPA) with offices throughout the United States including Iowa, Kentucky, New Mexico, Ohio and Wisconsin including our headquarters in Milwaukee.

Business Challenge:

- Every month EBC receives thousands of paper enrollment and eligibility change requests which is a very inefficient way to gather information
- The eligibility changes often come in late and are unreadable
- The generation 1 online forms enrollment was too cumbersome and could not be readily tailored to a unique employers needs
- The generation 2 wizard online enrollment tool although very customizable was deemed too expensive for a complete book of business and took a minimum of one month to configure and test
- Carriers were starting to roll out their versions on online enrollment and eligibility tools thus make themselves more competitive in the marketplace

Healthx Solution:

- Healthx proposed taking the best of the wizard enrollment technology and creating a tool that would be more cost effective, quicker to configure and yet provide 80% of the value
- Healthx worked with EBC to understand their current book of business and eligibility processes and create a master wizard enrollment template.
- This template enables new groups to add wizard enrollment in hours vs. weeks with customization to benefits selections, rules, language, and esthetics.
- This enrollment template can handle not only open enrollments but also all the various life event and status changes that take place throughout the plan year.
- EBC is able to take all of this enrollment data out of the tool to create and update records in its claims system.

Goal	Strategy	Technology	Benefits
Save time for human resource administrator	Enter employee enrollment data one time. Data is stored in a central database	A wizard enrollment application run over the internet	Reduction in errors and elimination of redundant paperwork
More timely processing of Enrollment and life event and status changes	Benefits data is transmitted electronically from employee or employer directly to the client	All data can be easily exported in CSV or fixed width formats	Data is entered directly, eliminating delays and errors and assuring the reliable and timely providing of insurance
Ease of use for employees	Ease of use for employee. User friendly and a one thought per screen philosophy	Standard web browser via Internet connected office or home PC's	Simple to use web browser interface makes it easy for anyone to enroll in his/her benefits
Ease of use for employer	Enable benefits information to be more manageable and accessible, reduce errors and simplify report generation	Personnel information can be exported for use by the Employer	The need to interpret handwriting is eliminated and reports are generated easily on demand