

CASE STUDY



INSURANCE INDUSTRY

A highly respected company that works tirelessly to ensure that the benefit needs of their field agents are met with the highest standards in place. Their success falls heavily on their agents in the field, and they know the benefits decisions they make need to be top to retain their talent.

Since they provide superior service to their policy owners, they expect superior service in return. Customer service is a priority, and this is why they turned to **eni** and Balance*Benefits*.

Challenges

- Agents couldn't lose time and potential revenue researching questions about their claims and benefits.
- After introducing a completely redesigned benefits package, there was an increased need for advocacy and re-education.
- Lacked demographic information about their total employee population
- Experienced difficulties in communicating benefits information to their employee population
- Needed to provide better benefit support to their Field Representatives



Solutions

The company decided to implement a benefits mobile app for their Field Reps who are very diverse and dispersed throughout the country. Their internal Benefits Support Team found it very challenging to communicate benefit information with all of its network and district offices. They identified that they needed to provide their Field Representatives with a higher level of benefit support and service, while simultaneously freeing up the Internal Benefits Support team to focus on other pressing HR needs.

Since implementing this mobile driven integrated benefits platform, the results have been overwhelmingly positive. There has been impressive utilization of the benefit, cost avoidance in the hundreds of thousands of dollars, positive user testimonials, and improved understanding of all employer sponsored benefits. The company has demonstrated that by providing improved benefit communication and engagement, through a mobile platform and 24/7 call center support, HR can achieve increased overall employee satisfaction and retention

Results

- 96% increase in Health Advocacy requests
- 28% increase in utilization
- \$500,000.00 healthcare dollars that members avoided spending
- Improved understanding of all employer sponsored benefits.





Our Solutions - BalanceBenefits

Get immediate access to all of your benefits whenever and wherever you need them.



Mobile Technology - An integrated benefits platform consisting of multiple touch points including a mobile app and a benefits call center. This platform features high level concierge service, medical benefit support, 24/7 availability, a seamless user experience regardless of location, and mobile notifications and alerts for ongoing engagement and communication.



Enrollment Support Services manages employee benefit education, navigation, and enrollments during open enrollment, year round for new hire enrollments, and for qualifying events. Employees are educated on the available benefit options and guided through the enrollment process. At the employee's request eni will even enroll the employee in the chosen benefit or update dependent information on behalf of the individual.

Health Advocacy (Healthcare Navigation) assists individuals with understanding their health plan benefits including deductibles, co-pays, pre-certification requirements, and appeals or denials. Care Coordination helps individuals understand tests and treatments. Prescription Costs and Questions finds detailed information about a wide range of prescription drugs including information on generics. Claims Assistance informs employees on out-of-pocket responsibilities, provides an estimate for upcoming procedures or tests per their plan benefits, and coordinates first and second level appeals.



Benefit Information Line provides round-the-clock support from trained specialists who answer benefit-related questions and provide coverage explanation and verification. The Benefit Information Line also offers benefit selection and enrollment support to new hires, as well as guide employees through the process of accessing and utilizing their benefits. Our Benefit Administration Support manages employee benefit education, navigation, and enrollment.