

FIVE WAYS COMPANIES AND THEIR HR DEPARTMENTS CAN BENEFIT FROM MEMBER ADVOCACY PROGRAMS

By Carol Lapetina
Member Advocacy Manger



The role of HR has transformed over the past decade from an administrative function to a strategic partner in the business. But as HR departments are increasingly empowered by management, they experience no relief from mounting day-to-day responsibilities ranging from recruiting and executing payroll to coordinating trainings and managing benefits.

At the same time, with increasing healthcare complexity, HR managers also now wear another hat; they're forced to serve as the go-to experts to answer critical and personal questions about their employees' benefits and medical coverage. Many of the questions posed relate to intricate benefits issues that carriers and claims administrators could not resolve, leaving employees frustrated and HR departments spread even thinner.

To alleviate this stress, employers are enlisting the services of a specialized partner to administer a member advocacy program. With member advocacy support, employees get direct access to a team of specialists who act as on-demand personal employee advocates while resolving benefits or insurance-related matters without involving internal HR resources. A well-designed member advocacy program benefits organizations in five key ways.

1 Quickly resolve complex claims

By the time an employee elevates a claims issue to their company's HR department, they have already spent time and patience working with claims administrators, to no resolution. At that point, the HR department must spend additional time and resources delving into the details behind the problem, creating a drawn out and inefficient resolution process.

But with a member advocacy program, client service associates (CSAs) with experience navigating the healthcare system handle the "tough" cases that claims administrators may not be able to resolve and HR simply cannot accommodate. Because CSAs speak the insurance carrier's language, they can swiftly understand an issue, identify a path to resolution and navigate the appropriate phone calls and administrative tasks. They act as liaisons for members with their healthcare providers or claims administrators when an issue arises. And they can provide claims assistance when an employee believes a claim was not paid properly or invest the time necessary to resolve complicated billing and administrative issues.

2 Minimize exposure to HIPAA-related privacy issues

In a 2011 study by the ADP Research Institute, 50 percent of HR managers expressed a lack of confidence in their ability to keep up with regulatory requirements. For many organizations, this means the compliance burden falls on the legal and IT departments or requires HR to hire additional administrative staff, unnecessarily draining bottom line revenue.

By establishing a member advocacy program, HR managers have peace of mind knowing that client records are being effectively managed within HIPAA guidelines. It also allows employees to bring private, personal questions to an external resource rather than the HR department down the hall.

3 Give HR their days back

As employees increasingly demand more personalized service and attention, HR departments can quickly become inundated with complicated, time-consuming requests that require a deep understanding of the healthcare system and administrative hours to spare. The 2011 ADP study also revealed that nearly two-thirds of mid-sized companies and 74 percent of large companies believe outsourcing certain functions alleviates the administrative burden on internal HR staff.

This was the case for one restaurant employing 500 staff members which engaged member advocacy support. Over a 12-month period, the CSAs logged over 32,000 minutes of activity from 450 calls. At an average of 71 minutes per call, this translates to approximately 10 hours per week of member advocacy for this one client. Thus, the HR staff "saved" approximately two hours per day from not having to address employees' questions and concerns related to their employee benefits.

4 Increase employee satisfaction

Quality employee benefits programs come at a great cost to employers, but are essential tools for recruiting and retaining employees. In fact, a 2014 MetLife study of employee benefit trends found that employees who are very satisfied with their benefits are almost four times more likely to be very satisfied with their jobs. However, for benefits to serve as an effective retention strategy, employers must offer a suite of benefits – and demonstrate they are invested in the health and wellness of their workforce.

A member advocacy program gives employees 24/7 access and an improved benefits experience allowing employees to focus on their health, family and career. This is particularly crucial when CSAs can investigate and resolve medical necessity issues, alleviating the stress that accompanies dealing with claims and healthcare networks. Member advocacy programs are

also designed to provide ongoing value to employees as they make decisions about their benefits. CSAs confirm employees' benefit eligibility, help members search for an appropriate medical provider, field questions about what is/isn't covered under their plan and explain claims processing. This personalized service not only provides a safety net for employees when an issue arises, but also helps them understand and maximize their benefits on a regular basis.

5 Enhance reporting and tracking

One major pain point addressed with a member advocacy program is call documentation. CSAs consistently track, report and analyze issues impacting employees' plans, enabling CSAs speaking with a repeat caller to easily access a thorough record of that employee's history and more effectively and efficiently find solutions.

This comprehensive record of member calls and touch points makes the experience more seamless for employees, demonstrates to employees that their advocates truly care about them and provides a useful output for HR managers. When the reasons for member calls are analyzed, the information can offer valuable insights in identifying trends and opportunities to improve an employer's benefit program and the employee's experience. HR managers armed with this ongoing feedback on their employee benefits program can more confidently make recommendations to senior management about benefits offerings and demonstrate the value of the Member Advocacy Program.

Plus, by relieving HR and Compliance of some of the daily employee interaction associated with maintaining a comprehensive benefits program, these departments can better support senior management and focus on their core operations – such as tamping down turnover and advising on risk management.

Investing in Your People

When employees are ill or dealing with an ill family member, sorting through claims, networks, referrals and deductibles is a tedious and frustrating task. Organizations that offer member advocacy support allow their valued employees to get the help they need and return to "business as usual" sooner.

Even employers who spend their days navigating the healthcare system find tremendous value in a member advocacy program. For one hospital that implemented a program for its 700 employees – certainly a highly-educated and knowledgeable pool of members – the program's CSAs have spent an average of 70 minutes addressing the specific concerns raised in each individual employee interaction, typically in multiple telephone discussions over several days.

Organizations are increasingly finding that these time savings are worth the cost of the program, especially given the quality of care afforded through member advocacy.





INSURANCE | RISK MANAGEMENT | EMPLOYEE BENEFITS

1-877-861-3220 connerstrong.com

