

Client Success Story



Home Health Agency

Snapshot

Home Health Agency

State: New York

No. of Employees: 225

No. of Locations: Multiple (Very Dispersed Population)

The Challenge

Reach a highly dispersed population in order to enroll the maximum number of employees and reach the client's financial goals.

Solution

Call center-based enrollment.

Direct, hands-on approach taken by client management to ensure that BeneStream representatives could reach employees.

Results

71% of employees contacted.

43% of Employees Screened Identified as Medicaid Eligible.

Satisfied owners, substantial cost savings, and many employees with better health coverage than they would have gotten on their company's plan which would cost 9.5% in annual employee contributions.

The Challenge & BeneStream's Solution

Beginning in November 2015, BeneStream worked with a franchise location of a national home health company with hundreds of locations across the U.S.

Many home health agencies are offering insurance for the first time in 2015 as a result of the Affordable Care Act's Employer Mandate. However, the demographics of their employees make these companies likely to have high numbers of Medicaid-eligible staff. The Affordable Care Act's Medicaid expansion has provided an unprecedented opportunity for home health agencies to reduce health insurance costs by migrating workers to Medicaid.

This particular client hired BeneStream to help solve a vexing problem: a need to reduce its expenses, while also providing quality coverage to its workers.

BeneStream immediately initiated a process to screen all new hires before they went into the field using a proven method for success during onboarding: The client's HR staff simply hand each new employee a phone and the BeneStream call center staff complete the task. BeneStream's call center contacted the health agents (who now have dedicated phones) in the field, and 43% of existing employees screened were determined eligible for Medicaid. This process continues as an ongoing component of the engagement with BeneStream. These workers were then able to sign waivers rejecting their employer's sponsored insurance, relying instead on the lower cost/more comprehensive care provided by Medicaid.

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Home Health and Medicaid Migration™

BeneStream's service is particularly effective for home health agencies since many of their employees are young, single mothers earning an income that qualifies them for Medicaid. These companies typically have higher eligibility numbers than BeneStream's all-industry average of 24%. For this client, BeneStream found 43% of screened employees eligible for Medicaid.



Pre-BeneStream: The Client's Situation

The client was referred by its broker who suggested BeneStream as a savings mechanism to be used alongside an insurance plan the group offers.

BeneStream completed a census analysis for the group, recommending that all new hires earning less than \$33,500/year and 225 existing employees be screened for Medicaid eligibility. The group's broker had already explained BeneStream's value to the client, and BeneStream explained to the client how we could help them during follow up phone calls and a webinar. The company was anxious to complete the screenings for their existing workforce before open enrollment and so was ready to get started right away.

Introduction to Operations

After receiving the client's final paperwork and deposit, BeneStream introduced the group's owners to their Enrollment Manager, the BeneStream point-of-contact going forward, to customize the screening and enrollment process. The Enrollment Manager scheduled a planning phone call with the company's owner to lay out the best way to do the screenings and enrollments, create employee screening schedules, and identify the best employee communication methods.

Screening New Hires: Ongoing and Crucial

First, BeneStream's Enrollment Manager helped the employer get started with new hires. During point of hire, in which new employees come into the main office location to submit paperwork, the HR team provides each employee with a phone to contact BeneStream. Employees are then screened for Medicaid eligibility in real time. BeneStream then schedules him or her for an enrollment appointment if they likely to be eligible.

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Screening & Enrollment of the Existing Workforce

Since the group's existing employee population was widely dispersed, the Enrollment Manager and owner concluded that phone-based screenings and enrollments were the most logical choice for reaching existing employees. However, this approach had the potential to be challenging: would employees contact BeneStream like they were supposed to? Would call center representatives be able to reach employees who they reached out to?

Initially, BeneStream communicated with employees by mailing flyers and packets of information directly to employees' homes. BeneStream's multi-lingual call center made outbound calls to employees to screen them for Medicaid eligibility. For those who were determined eligible based on a 5-10 minute conversation, or "quick screen," BeneStream scheduled follow-up enrollment appointments. During employee enrollment appointments, BeneStream call center representatives connected employees with New York state Medicaid representatives who helped the employees complete Medicaid applications over the phone. Each time, the BeneStream call center representative remained on the line the entire time to offer assistance to the employee should he or she need it, and make sure the government employee asked for and received all the necessary information.

To ensure a high participation rate by the employees, the client's owners and management took a hands-on approach to the process. Managers regularly checked their Employer Dashboard – an online portal employers can use to monitor employee eligibility status. Managers were able to see which employees who had not yet spoken to BeneStream and reminded them to follow up with the call center if they had missed their call the first time. The combination of out-bound and in-bound approaches helped BeneStream reach the vast majority of the employees for screening.

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Key Outcomes

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BeneStream's Medicaid Migration™ lowered the employer's costs. Employees enrolled in Medicaid sign valid waivers rejecting their employer's plan reducing their overall cost even after paying BeneStream's fees.

BeneStream's Medicaid Migration™ improved employees' coverage. With Medicaid, employees are able to receive free, comprehensive health care for themselves and their families. As a result, the Medicaid-enrolled employees are receiving even better benefits than they would have gotten on their employer plan.

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Ongoing Relationship and Work

BeneStream continues to screen the company's new employees as they are hired, as well as assist employees whose Medicaid is coming for renewal re-enroll. When an employee's renewal date is 90 days away, BeneStream is notified so that it can reach out to the employee to help him or her get the process started.