

Case Study: Full Capabilities - Enrollment, Communications & Engagement, Direct Billing

Company: Delivery Service Company

A global insurance brokerage and risk management firm (the Broker) manages the property & liability, worker's comp and accident insurance for a large, nationally recognized delivery service company. This company has a division that is comprised primarily of Business Owners, who contract as 1099 independent service providers. Located across the U.S., these 7,800 Business Owners employ approximately 40,000 drivers and office employees.

With the goal of expanding driver benefits to include voluntary health plans, the Broker began the process of thoroughly vetting Homeland HealthCare, LLC (Homeland) and a top-rated carrier to provide, enroll and administer a benefits program for the group. This process included reviewing case studies, conducting a competitive analysis of products and their impact on the marketplace, and developing a survey on the perceived value of medical and voluntary benefits by the Business Owners and drivers. This evaluation and screening spanned a three year period and Homeland was approved in late 2014 to offer voluntary and ACA approved plans to the Business Owners and drivers. A lengthy case build and implementation began during the first part of 2015 with enrollment starting in June 2015.

To execute this Open Enrollment, the Broker and Homeland faced several challenges:

- The Business Owners were not well versed on voluntary benefits or major medical ACA compliant plans. Educating them on the need for these benefits was key to gaining their support of the program so they would in turn share the information with their drivers and employees.
- The Broker had census data available on the Business Owners, but not on their drivers and employees. This meant that Homeland needed to secure program “buy-in” and support from the Business Owners in order to obtain their employee information before Open Enrollment could begin. The Onboarding phase of the program (discussed on page 2) addressed this obstacle.
- Because many of the Business Owners had a relationship with the Broker for their property & casualty insurance, all marketing communications were co-branded to build on the Broker's brand and support their mission to provide this unique benefit offering to the group.
- Communicating with the Business Owners, drivers and employees would be challenging based on the nature of their business as most of their day was spent driving.
- It was important to execute the voluntary benefits Open Enrollment prior to the client's busy season, November 21 – December 31.

The Solution

Due to the complexity of this engagement, Homeland recommended a phased approach to allow sufficient time to educate the Business Owners about the voluntary benefits and major medical ACA plans prior to the start of Open Enrollment. Homeland implemented a broad reaching communications plan to support the success of the program. Homeland's scope of services included:

- Collaboration with the Broker and the carrier to plan all enrollment details
- Development and execution of a comprehensive, multiple touch point communications plan
- Inbound and outbound call center platform
- Enrollment platform case build
- Self-service enrollment website for New York residents only
- ACA outreach strategy during Open Enrollment
- Consolidated and direct billing
- New-hire enrollment support throughout the year
- Ongoing service to assist drivers with their benefits

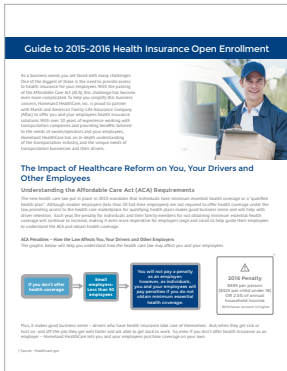
Communications Plan

Phase I. Onboarding

Phase I was developed to educate and sell the Business Owners on the value proposition of the program and engage them to provide census information for their employees. This consisted of 34,768 outbound calls made to the Business Owners over a seven (7) month period. Capturing employee data prior to Open Enrollment was essential to facilitate a successful enrollment process overall.

Homeland designed and mailed a package containing the following pieces to each Business Owner:

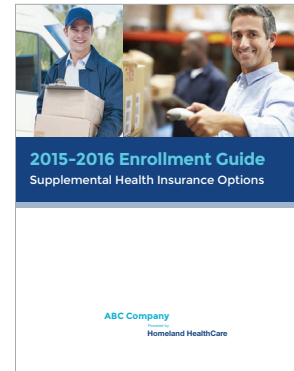
- **Program Overview** to educate the Business Owners on the benefits of offering health insurance to their employees, information on the 2016 ACA Open Enrollment, what to expect throughout the open enrollment process, steps they would need to take to onboard their drivers and employees, and a brief review of the voluntary benefits.
- **Benefits Planner** that educated drivers on the need for voluntary benefits such as Accident, Disability, Critical Illness and Hospital Indemnity.
- **Enrollment Guide** with an overview of each insurance plan and rates.



PROGRAM OVERVIEW FLYER



BENEFITS PLANNER



ENROLLMENT GUIDE

Phase II. Soft Launch Test Pilot

Homeland and the broker strategized to execute a shortened Open Enrollment for a specific group of Business Owners (called Single Work Areas = One Owner/One Driver/One Route) in order to validate the process, communications and gauge driver interest.

Phase III. Full Launch

Using key findings from the Soft Launch Test Pilot, program refinements were implemented for the Full Launch. Voluntary product enrollment began using the inbound and outbound calling platform.

Employees had the opportunity to enroll in Accident, Hospital Indemnity, Critical Illness and Disability insurance. Homeland's Benefit Advisors also pre-qualified drivers and employees for interest in an ACA compliant plan.

Strategy & Engagement

Homeland developed a multi-channel marketing program to educate the Business Owners, drivers and office employees about the voluntary benefits.

Homeland's communication efforts included the following:

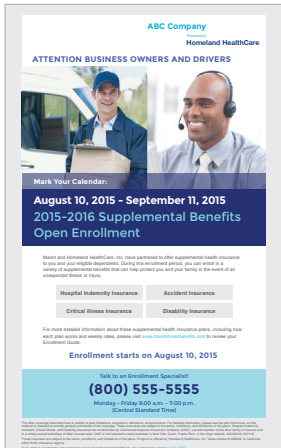
- Comprehensive website
- Product specific emails
- Announcement emails
- Text messages
- Direct mail for Business Owners
- Posters and payroll stuffers
- Customized call center messaging
- Self-enrollment site for New York employees



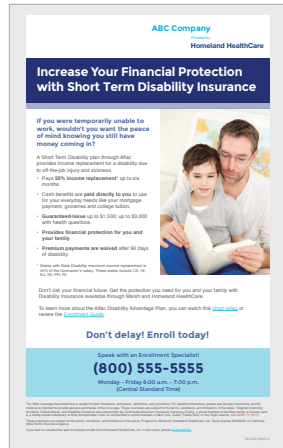
WEBSITE

Co-Branded Material

All communications used a co-branded theme with a custom partnership logo to strengthen the Broker' brand and fulfill their mission to provide a comprehensive benefits package to their client.



EMAILS



PAYROLL STUFFERS



POSTERS

Key Learnings

- **Soft Launch Test Pilot** – During this phase of the program, Homeland determined that although there was interest in the benefits, additional communications were required to educate the Business Owners and drivers on the value of the program.
- **Longer Engagement with Benefit Education Needed** – Homeland recognized the program implementation would require a longer engagement in order to educate the audience on the value of the voluntary products. The Business Owners and their drivers found the program communications to be complex, particularly the variations of the laws and penalties surrounding the ACA roll out. This meant Homeland would need sufficient time to explain the program and establish its value, which was important to driving interest and enrollment in the program.
- **Frequency and Length of Calls** – (800) Multiple calls to both Business Owners and their employees were required due to busy schedules along with this also being a new insurance program. Once contact was established, Homeland agents took the additional time required to educate the Business Owners and employees on the benefits. This high touch approach proved to be successful and the results showed a strong interest in the program, although it would be a slow and steady engagement.

The Results

- Approximately twenty-seven percent (27%) of the Business Owners provided a census.
- Nineteen percent (19%) of Business Owners, drivers and office employees were onboarded and participated in the voluntary benefits program.
- Business Owners and drivers enrolled in an average of 3.12 products.
- Voluntary Benefits Premium Written: \$1,657,405
- Onboarding, enrollment and call center metrics were shared with the client on a weekly basis to evaluate the effectiveness of the program and to determine if any adjustments were necessary.
- Homeland's expectations for year two (2) indicate the program will continue to build momentum:
 - Business Owners and drivers will continue to spread the word about their support of the program.
 - New products will be added to the benefit offering that were not offered in year one (1), which will add further value for existing participants.

2015 Voluntary Benefits Enrollment Results

Voluntary Benefits Premium Written: **\$1,657,405**

Average Number of Products Enrolled: **3.12**

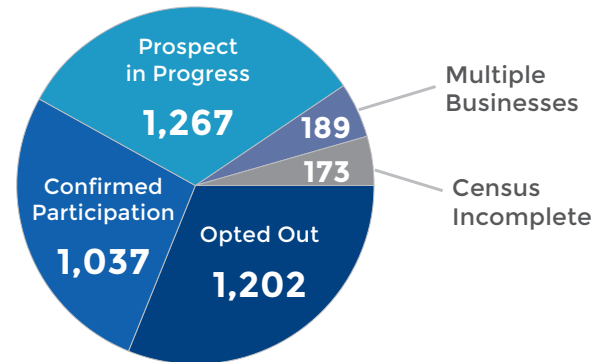
The Results (Continued)

Business Owner Onboarding Phase - Data as of 2/5/16

Participation Rate



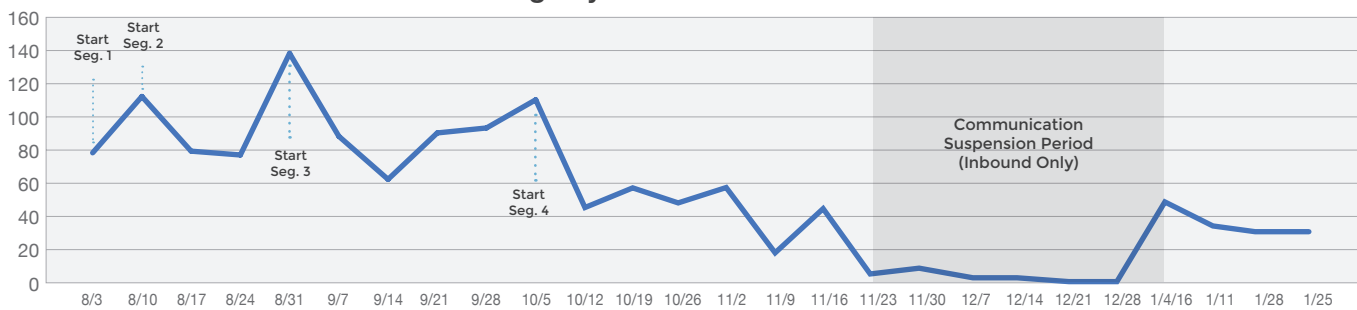
Business Owner Welcome Calls / Benefit Questions



Call Metrics

Call Type	Total Calls	Average Talk Time
Business Owner Inbound Calls	7,197	0:06:58
Business Owner Outbound Onboarding Calls	34,770	0:02:18

Number of Business Owner Onboardings by Week

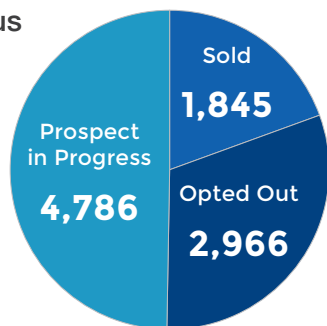


Enrollment Phase - Data as of 2/5/16

Participation Rate (9,597 Names collected to date)



Enrollment Status



Call Metrics

Call Type	Total Calls	Average Talk Time
Inbound Calls	1,358	0:06:30
Outbound Calls	67,113	0:03:22

Applications by Product (3.12 products per driver)

Product Name	Total Applications
Group Accident	1,170
Group Critical Illness - Employee	1,124
Group Critical Illness - Spouse	130
Group Hospital Indemnity	888
Group Disability Insurance	799
Health Wise	1,158
Grand Total	5,269

Number of Enrollments by Week

