

## Case Study - ACA Employer Mandate & Call Center Capabilities

### Company: Pizza Restaurant and Delivery Chain

Homeland HealthCare, LLC. (Homeland) partnered with a large pizza restaurant and delivery chain to offer major medical insurance to their employees in order to meet Affordable Care Act (ACA) provisions. The chain has more than 10,000 corporate and franchise store in 70 countries.

Open Enrollment was implemented for the full-time eligible employee segment comprised of 4,180 eligible employees in 21 key franchisee locations across 26 states. The Homeland team was able to enroll the eligible employees by January 1, 2015 and helped the company avoid being subject to penalties and fees.

The pizza chain faced several challenges with the implementation of this Open Enrollment:

- They needed to provide major medical health coverage to full-time or full-time equivalent employees that met ACA qualified health plan requirements
- It was necessary to communicate the annual offering of coverage to those identified as eligible for full-time benefits
- The success of the Open Enrollment was dependent upon the support of the franchise owners and their disseminating the benefit information down to their store locations
- Diverse work schedules of the delivery drivers, cooks and store management teams called for a creative engagement strategy in order to ensure they received the information
- High employee turnover particularly with pizza delivery drivers

### The Solution

Homeland HealthCare, LLC. partnered with the pizza chain to execute an Open Enrollment for Major Medical and Voluntary supplemental benefits to their full-time eligible employees (employees who work 30 or more hours per week).

Employees were offered three medical plan options including a qualified health plan without hospitalization, and a base and buy-up major medical plan. In addition, employees had the opportunity to enroll in voluntary benefits including Accident, Dental and Term Life insurance. While voluntary benefits were part of the overall benefit offering, the primary focus was to offer major medical coverage so the group would meet ACA compliance guidelines.

Homeland's role included the implementation of a four week enrollment period as well as executing a broad reaching communications program to the franchise owners. Employee participation was mandatory, so all eligible employees were given a specific deadline to actively enroll or decline coverage. Homeland facilitated:

- Collaboration with the pizza chain's management team to plan all enrollment details
- Development and execution of a multiple touch point communications plan
- Enrollment system workbook and case setup
- Consolidated billing

All major medical plans were effective 1/1/2015.



## Enrollment

Utilizing Homeland's flexible enrollment options, an inbound/outbound call center platform was recommended for this case given the geographic diversity of the franchises. Because this was a mandatory enrollment, benefit eligible employees were required to call into a dedicated toll-free number to enroll in a qualified health plan or waive coverage. During the open enrollment period, licensed Benefit Advisors educated employees on their qualified health plan options. If an employee opted to waive coverage, they were educated on ACA requirements and exposure to a penalty.

## Communications & Engagement

All communications initiatives were co-branded with the pizza chain's logo. Homeland's efforts included:

- Comprehensive website with enrollment materials
- Emails targeting franchise owners and store managers
- Package of collateral was mailed to each franchise location
- Outbound calling campaign to each franchise location

**December 8, 2014 - January 2, 2014**

### Pizza Restaurant Franchisee Benefits Open Enrollment 2015

Having access to health insurance and other employee benefits for you and your loved ones is extremely important. We are pleased to be able to offer benefits to you so that you may elect health coverage for you and your eligible dependents. Through our organizations you and your family have access to comprehensive health insurance, financial protection through life, accident and critical illness insurance and numerous resources to support your overall well-being.

**Important Reference Documents**  
Attached is a Benefits Enrollment Guide that you can review in order to make your benefit selections. Reviewing the material contained in the Benefits Enrollment Guide will help you make the best possible decisions about your healthcare benefits.

**Next Steps for Employees**  
It is your responsibility to enroll and/or decline the benefits that are offered. Our company provides Telephonic Enrollment by which to ask questions about the benefit options and complete the enrollment/declination process. All eligible employees MUST complete the enrollment process. Even if you do not want to enroll, you need to call in and decline coverage.  
Call 877-565-4156 to speak to one of our friendly enrollers.

**2015 Benefit Enrollment Guide**

**All telephone enrollments must be completed by December 20, 2014.**

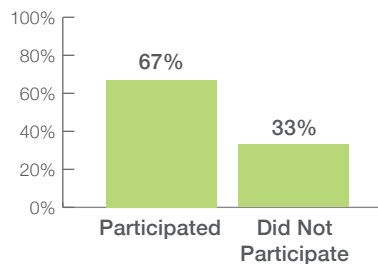
**Call Today to Enroll! (000) 000-0000**  
Call Center Hours: Monday - Friday 7:00am - 7:00pm  
Central Standard Time

## The Result

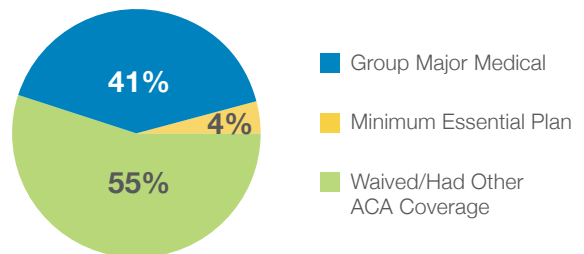
- The inbound/outbound enrollment platform selected for the group contributed to Benefit Advisors successfully speaking with two-thirds (2/3) of the full-time benefit eligible employees.
- Benefit Advisors spent 362 total hours educating and enrolling employees in benefit plans.
- Overall, the pizza chain was able to meet their primary goal to be compliant by offering health coverage that met ACA guidelines to their eligible employees: 100% of the employees either enrolled in an ACA qualified plan, met compliance through enrollment in a spouse's health plan, already had existing health coverage or went to the federal marketplace to enroll in benefits.

### Overall Participation

Total Number of Employees:  
**4,180**

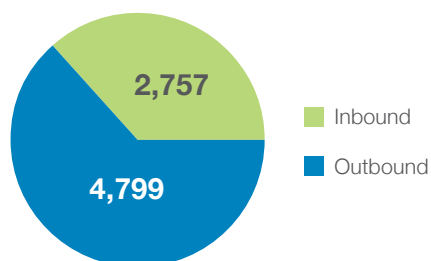


### Participation By Plan



### Inbound & Outbound Calls

**63%** of Calls were Outbound to Employees



### 2015 Enrollment Results

Hours Spent Educating & Enrolling Employees:  
**362**

New Elected Policies:  
**1,288**

Data is based on analysis of enrollment data as of January 2015.