

Case Study - ACA Employer Mandate and Communications & Engagement

Company: Entertainment Restaurant Chain

In late 2014, Homeland HealthCare, LLC (Homeland) partnered with a restaurant ownership group and their broker to execute an Open Enrollment for voluntary benefits for their part-time employees. The restaurant ownership group operates high-energy entertainment restaurants with 85 locations across the U.S.

The implementation of this Open Enrollment was executed in a condensed timeframe of six weeks, and the overall success of this program established a benchmark with this broker and client as a capable and trusted benefits administrator.

Capitalizing on the success of this voluntary benefits enrollment, the broker approached Homeland in 2015 to engage in a subsequent Open Enrollment focused on providing qualified health plans to full-time eligible employees. In order to be compliant with health care reform provisions, the restaurant managers were required to formally document and capture enrollment or waiver of coverage information during this Open Enrollment. This employee segment was comprised of 971 eligible employees.

The restaurant group faced several challenges in executing this Open Enrollment:

- They needed to provide major medical health coverage to full-time or full-time equivalent employees that met ACA minimum essential coverage requirements
- It was necessary to communicate annual offering of coverage to those identified as eligible for full-time benefits
- Assistance was needed from restaurant managers to ensure proper recording of hours worked by all employees and their job classifications were documented
- Managers now had to maintain a system that verified enrollment or waiver of coverage when benefits were offered to all impacted employees

The Solution

In 2014, Homeland had only managed the enrollment process; however, in 2015, Homeland's role was expanded to include implementation of a broad reaching communications program to support the success of the program. Employee participation was mandatory and all eligible employees were required to actively enroll or sign a waiver to decline coverage. Homeland facilitated:

- Collaborating with the broker and restaurant group to plan all enrollment details
- Development and execution of a comprehensive, multiple touch point communications plan
- Translation of all enrollment materials in Spanish for this employee segment
- Enrollment system workbook and case setup
- Consolidated billing
- New-hire enrollment support throughout the year

Major medical plans were effective 5/1/2015.

Enrollment

The enrollment period selected for this employee segment presented two significant challenges:

- The diverse roles and schedules of restaurant employees, ie., servers, back-of-the-house workers, etc., meant that call center hours needed to be flexible to ensure connecting with all eligible employees
- Open Enrollment coincided with the NCAA Basketball Championship, one of the key, busiest events of the year for this restaurant chain

Employees were offered medical plan options including a Minimum Essential Coverage (MEC) plan, a fixed indemnity plan and major medical plan. In addition, employees had the opportunity to enroll in dental and vision, as well as a variety of other voluntary benefits including Accident, Critical Illness, Universal Life and telemedicine.



RESTAURANT GROUP

DON'T MISS OUT!

**Affordable Health Care
Open Enrollment**

Occurring Monthly Based On Hire Date
Starting May 1, 2015

We are pleased to offer health benefits to full-time equivalent employees and their families. To find out if you are eligible for benefits, please contact your manager.

Scan to learn more about available benefits.

ELIGIBLE EMPLOYEES MUST TAKE ACTION.
Employees are required to decline or elect coverage in writing or via electronic enrollment center.

The enrollment options recommended for the restaurant group included a combination of a dedicated inbound/outbound call center platform and a self-service online enrollment website due to the challenges around variable work schedules and restaurant locations located in different time zones across the U.S.

During the Open Enrollment period, Benefit Advisors educated employees on the major medical and voluntary benefit options available and assisted employees to enroll online.

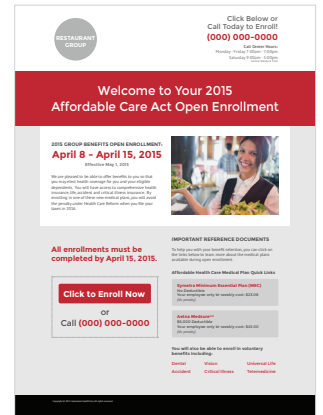
Communications & Engagement

Due to the restaurant group's increasing population of bilingual employees, Homeland recommended that communication materials were available in Spanish.

Homeland's communication efforts included the following:

- Comprehensive website with navigation buttons and enrollment materials
- Emails targeting restaurant managers
- Onsite collateral for each restaurant
- Call center phone prompts
- Waiver form available on the self-service enrollment site

All communications were branded with the restaurant group's logo.

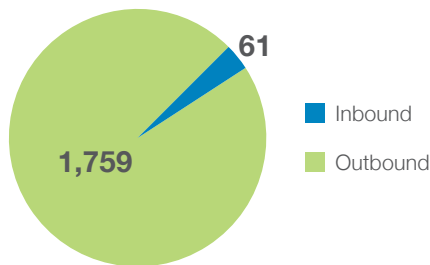


The Result

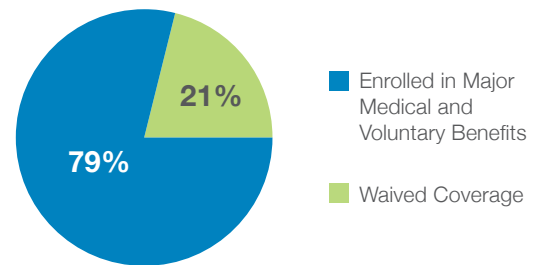
- Homeland's flexible enrollment platform provided the ability to easily track that licensed Benefit Advisors spoke with seventy two percent (72%) of all benefit eligible employees.
- Seventy nine percent (79%) of employees enrolled in an ACA compliant Major Medical plan and/or voluntary benefits; twenty one percent (21%) waived participation due to coverage on a spouse's plan, had existing health coverage or went to the healthcare marketplace to enroll.
- The restaurant group successfully met their goal to be ACA compliant by communicating the major medical options available to their benefit eligible employees.

Inbound & Outbound Calls

97%
of Calls were
Outbound to
Employees



Participation in Benefits



2015 Enrollment Results



Hours Spent Educating
& Enrolling Employees:

164



New Elected Policies:

767



Total Benefits Premium Written:

\$375,885

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