

MEDICAID MIGRATION™ CASE STUDY



LARGE RETAILER

Snapshot

Retailer

States: Ohio, Kentucky, West Virginia, Michigan, Illinois, Indiana

No. of Employees: 1,500

No. of Locations: 70

The Challenge

Help the client achieve significant savings on their employer sponsored insurance plan while also helping reduce employee turnover.

Solution

Implementing a new hire process quickly, and setting up a screening and enrollment strategy designed to maximize employee reach.

Results

100% of new hires and 70% of existing employees contacted. 20% of Employees Screened Identified as Medicaid Eligible. Happy HR team – savings “exceeded...what we anticipated.” Employees excited by Medicaid’s value and the one-on-one assistance they received.

The Challenge

A large retailer with 70 locations in six states was facing high insurance costs and high employee churn. The company needed a solution that would reduce its spending on health care while also making its employee population less likely to turn over.

The Solution

In order to address both of these challenges, the company began Medicaid Migration™ in October 2014. By screening employees for Medicaid eligibility and enrolling those who qualify, BeneStream was able to make it easy for employees on the company insurance plan to migrate to Medicaid, where they receive full family coverage and pay little to nothing for their copays, premiums, and deductibles.

Since the company has a large employee population with high turnover, BeneStream needed to implement the new hire process as quickly and easily as possible. During a short planning phone call, a BeneStream Enrollment Manager helped the company’s HR team put into place a process for new hires: when these new employees arrived to complete their needed paperwork (I-9s, etc.), an HR team member would simply hand them a phone and ask them to call BeneStream’s call center to be screened for Medicaid eligibility. If found eligible based on the screening, a BeneStream team member would walk the employee through the Medicaid enrollment process. Ultimately, the whole process would be complete long before the employee was offered benefits by the company after 90 days of employment. This fact made it easy for employees to reject the employer sponsored insurance plan when the time came, already having more affordable, and more comprehensive, health insurance through Medicaid.

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The Solution (Cont.)

After implementing the new hire process, BeneStream turned to the existing workforce, screening and enrolling 1,500 employees earning below \$33,500 per year. Working with the company's HR team, BeneStream set up a process to screen all of the employees, who were spread across 70 locations in six states. Despite such a dispersed workforce, BeneStream's process showed strong numbers: 70% of these existing employees were reached, and 21% were found eligible for Medicaid. Ultimately, the company's HR team indicated that, in terms of savings from Medicaid Migration, "[BeneStream] exceeded...what we anticipated."

Medicaid Migration™ and Retail

Retail clients and Medicaid Migration are a good match.

BeneStream's all-industry average for retail clients is 22% eligibility among employees screened.



Before BeneStream

This particular retailer had offered insurance in the past, and wanted a way to help more employees gain affordable coverage while also reducing its bottom line. The group heard about BeneStream through a major brokerage that also was a BeneStream Broker Partner. Although not the Broker of Record on the company's employee benefit insurance, the brokerage successfully pitched BeneStream's Medicaid Migration service as a solution.

The Sale: Expertise and Trust

After attending a webinar on Medicaid Migration™, the company was nearly sold. First, however, they wanted to see how much money they could potentially save on their plan. To do this, the company provided BeneStream with an employee census that also showed employee plan information, including employer and employee contributions by plan tier. BeneStream provided the company with a census analysis that recommended 1,000 employees for screening, as well as a savings analysis that showed a significant ROI on their BeneStream payment. The client was pleased with the potential savings, as well as BeneStream's extensive knowledge about Medicaid. As they said, "it was really [BeneStream's] expertise – that's what helped us make the decision." The company hired BeneStream and work began.

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Operations Handoff

The client's first phone call with the BeneStream operations team was brief: a BeneStream Enrollment Manager took twenty minutes to explain how the new hire onboarding process would work. The client got their new hire process going by having each of their new hires call BeneStream's call center when they came in to complete their new hire paperwork. Having this process in place up front helped the client make sure they were reaching all of their potentially eligible employees, even with high turnover.

"Getting the new hire process in place immediately is key to a successful engagement with BeneStream. Medicaid Migration™ works best when we can touch employees during the first day."
— David Moser, BeneStream Director of Operations

Next, the client and Enrollment Manager prepared for the screenings and enrollments of the client's existing population. This would be no small task with such a large and dispersed group of employees. However, BeneStream's team had worked successfully with groups this size before. During a second implementation call, they helped the company's HR team strategize the most effective way to reach employees and get them screened and enrolled. Together, they decided that a combination of in-person and call center-based screenings and enrollments would work best for the company.

Implementation

First, BeneStream distributed materials to the company's 70 locations that explained the benefits of Medicaid and how BeneStream would be working with employees. The company used these materials to communicate with employees about BeneStream's services, ensuring employees were prepared for their screening appointments.

BeneStream enrollment team members completed in-person screenings and enrollments at several of the company's retail locations, a distribution center, and corporate headquarters. For the remaining retail locations and warehouses, BeneStream's call center used a combination in-bound/out-bound approach to reach employees: outbound calls were made to employees during a short break in their workday, and inbound calls were fielded if employees needed to complete their screening appointment at a different time. Since BeneStream's call center staff speak a multitude of languages, employees speaking languages other than English were always accommodated. Call center representatives scheduled follow up appointments with employees likely to be eligible in order to walk them through a full 60-question Medicaid application.

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Key Outcomes

Overall, BeneStream reached 100% of new hires and 70% of the company's existing employees by either phone or in-person contact. 21% of screened employees were determined eligible for Medicaid. Turnover became likely to decrease as a result: as the company's HR team stated, "if there's some avenue for [employees] to get free health care and that we helped them get that, helps them stick with [our company] instead of going to the next guy with 50 cents more an hour."

Eligible employees were grateful for the time BeneStream representatives took to walk them through a complicated process, and also expressed happiness with Medicaid's value. One employee's husband had been in a work-related accident, and healthcare costs had increased for their family. As she told BeneStream's enrollment team, "Since my husband receives Medicaid for his disability, now I don't have to worry about this too. You guys are great for going through this with me." Another employee mentioned her satisfaction with Medicaid's low costs: "With Medicaid, we were able to visit the doctor and pay nothing, or a few dollars for a co-pay for a prescription."



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Ongoing Relationship and Work

In February 2015, Indiana became a Medicaid expansion state, thereby opening up the possibility to screen an additional 500 of the company's employees for Medicaid eligibility. The company decided to expand Medicaid Migration to Indiana, and BeneStream mobilized to screen and enroll these employees. BeneStream continues to screen and enroll new hires at the company. The company will soon open a new warehouse in Ohio, which BeneStream will also service.