

Medication Migration™ Case Study



Large Restaurant Chain

Snapshot

Restaurant Chain

State: New York

No. of Employees: 450

No. of Locations: 17 each with multiple shifts (dispersed populations)

The Challenge

Identify, enroll, and track employees who were eligible for Medicaid and could waive out of the company's insurance plan.

Solution

Call center-based enrollment. On-site Medicaid enrollment determined as most effective.

Enrollment team traveled to 17 locations. Enrollment times determined to not conflict with peak restaurant hours. BeneStream enrollers screened 5-40 employees per site.

Results

Overall 30% of Employees Identified as Medicaid Eligible

Satisfied CEO: BeneStream "exceeded expectations from a service and results basis."

Happy Employees received free coverage for their whole family.

The Challenge

A New York City restaurant chain was faced with increasing health insurance costs that were squeezing the bottom line. They wanted to offer a health insurance plan that attracts talent and reduces churn.

The Solution

The Affordable Care Act has expanded Medicaid to cover many of the company's employees, allowing the company to save money while making sure its employees get the coverage they need. BeneStream's Medicaid Migration™ service allows the company to screen and enroll all of their new hires in Medicaid with almost no effort on the part of the company. BeneStream also worked with the company to implement a one-time program to screen and enroll their existing workforce.

Beginning in October, 2014, BeneStream began working with the company. First, BeneStream set up a simple process to make sure all new hires were handed a phone to call BeneStream after completing their I-9. From there, BeneStream's skilled and experienced enrollers identified which new hires were likely to qualify for Medicaid and helped these employees get free coverage before the company offered them the company plan.

BeneStream's operations team then turned to screening and enrolling the existing workforce. The company had a large, dispersed employee population in 17 locations throughout the city, with about 450 employees that should be screened for Medicaid eligibility based on income. Management knew a good proportion of the group's workforce was likely to be eligible for Medicaid, but how would they be able to reach everyone to enroll them?

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The Solution (Cont.)

BeneStream's operations team met with the HR department and designed a plan of action in which BeneStream's enrollment team traveled to 17 locations throughout the city. Ultimately, BeneStream determined that more than 30% of employees earning less than \$33,500/year were Medicaid-eligible.

Medicaid Migration™ and Food Services: The Right Fit

Restaurants and food services have seen consistent success with Medicaid Migration™. BeneStream's experience has shown that around 33% of food service employees earning less than \$33,500/year are Medicaid eligible (BeneStream's all-industry average is 24%).



Pre-BeneStream: The Client's Situation

When discussing health insurance options with the restaurant chain the company's broker suggested BeneStream as part of their overall package as a way to lower costs while increasing the coverage for employees.

The company shared a census with BeneStream and discussed health plan costs and participation rates. BeneStream ran an analysis that showed how much the company was likely to save while their Medicaid eligible employees received better coverage at a lower cost.

The group signed a contract, completed a reservation form, and put down a deposit for most of its employee population, the majority of whom earned below \$33,500/year.

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Introduction to Operations

After receiving the client's final paperwork, the BeneStream sales team introduced the client to its Enrollment Manager, the BeneStream point-person going forward, to customize the screening and enrollment process. The Enrollment Manager scheduled a planning phone call with the company's HR manager and other key team members to lay out the best way to do the screenings and enrollments, create employee screening schedules, and identify the best employee communications methods.

Screening and Enrollment

First, BeneStream's Enrollment Manager and the client's HR Director put in place a simple process to screen and enroll all eligible new hires. The HR team agreed to simply hand each new hire a phone when they are finished with their I-9 process, allowing them to call BeneStream's phone-based enrollment center. BeneStream's team handled each new hire from there.

Next, BeneStream's Enrollment Manager and the client's HR Director turned their attention to the existing workforce. Processing these workers would be more time consuming, but would only need to be done once. They reviewed different options for structuring a one-time screening and enrollment process. These options included:

1. A call-center based process, in which employees would connect to BeneStream call center representatives, who would screen them for Medicaid eligibility and then speak with them a second time to officially enroll them, or
2. A combination call center and in-person approach, in which BeneStream enrollment team members would meet on site with employees for their "quick screens," and enrollment appointments would be conducted by phone, or
3. An entirely in-person process, in which all quick screens and enrollments would be conducted on site with employees.

Together, the client and BeneStream determined that a mostly on-site screening and enrollment approach would work best for the existing workforce, though some enrollments were completed through BeneStream's call center.

BeneStream first distributed posters to site managers to hang up so that employees were aware ahead of time that BeneStream would be on site. BeneStream team members then traveled to 17 sites on days determined best by the company. Employees were scheduled to speak with the BeneStream enrollers, typically during non-peak hours of the day to avoid breakfast, lunch, and dinner rushes when employees would be busiest.

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Key Outcomes

BeneStream identified more than 30% of the population screened as Medicaid eligible. Many of these employees were first time enrollees in Medicaid. For those already enrolled in Medicaid, BeneStream is now able to track their statuses so that it can help them renew their coverage before it expires.

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BeneStream's success with this client went beyond the money we saved them. BeneStream representatives received warm "thank-yous" from employees, especially when BeneStream team members went above and beyond their duties to make sure employees got enrolled in other benefits and gained access to the providers they needed.

In one instance, they helped an employee who had been recently homeless confirm that she was enrolled in Medicaid (she wasn't sure), as well as gain access to food stamps. As she told the team member who helped her: "You guys are great for coming in here, and helping me like this. They [the employer] are good for having you come in to help like this. It's nice to have someone who does this."

Overall, the client's management team was very satisfied with BeneStream's service. In the words of the company's CEO, BeneStream "exceeded expectations from a service and results basis."

Another employee was in need of dental services. In addition to enrolling him into Medicaid, which got him the dental coverage he needed, BeneStream's enrollment team helped him find a provider that accepted his Medicaid.

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Ongoing Relationship and Work

BeneStream continues to screen and enroll recently hired staff at the company. The company also just opened a new store, which BeneStream plans to visit soon.