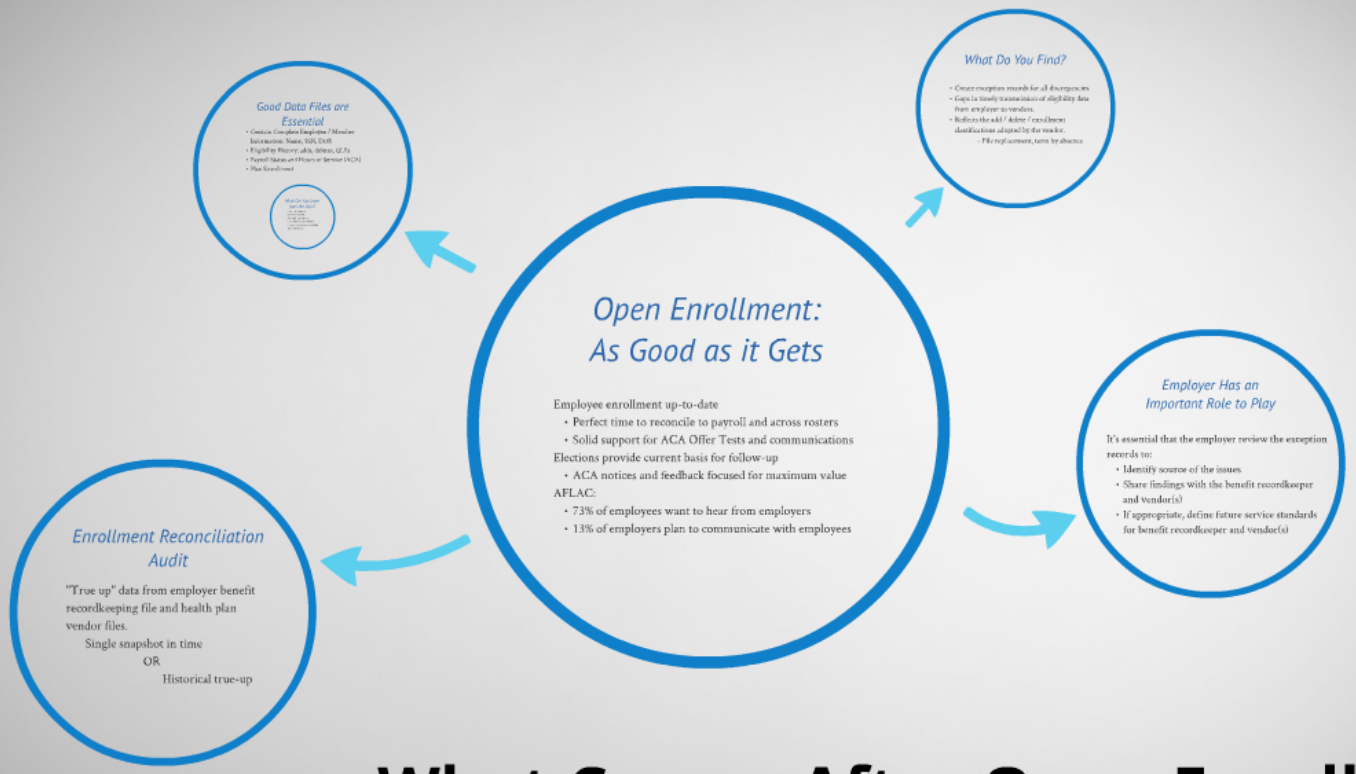
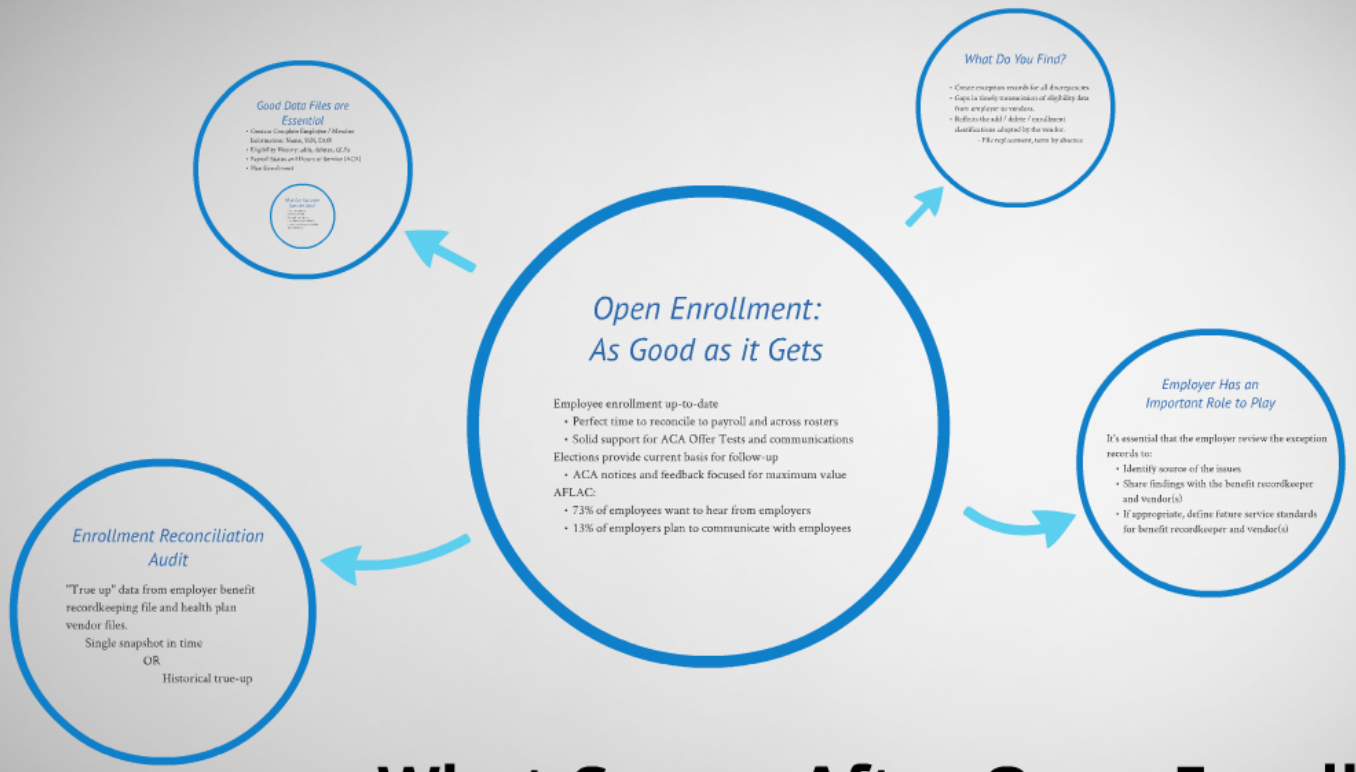


What Comes After Open Enrollment (and Before Obamacare)?

HEALTH DECISIONS, INC.



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Open Enrollment: As Good as it Gets

Employee enrollment up-to-date

- Perfect time to reconcile to payroll and across rosters
- Solid support for ACA Offer Tests and communications

Elections provide current basis for follow-up

- ACA notices and feedback focused for maximum value

AFLAC:

- 73% of employees want to hear from employers
- 13% of employers plan to communicate with employees

Enrollment Reconciliation Audit

"True up" data from employer benefit recordkeeping file and health plan vendor files.

Single snapshot in time

OR

Historical true-up

Good Data Files are Essential

- Contain Complete Employee / Member Information: Name, SSN, DOB
- Eligibility History: adds, deletes, QLEs
- Payroll Status and Hours of Service (ACA)
- Plan Enrollment

What Can You Learn from the Data?

- Late Terminations
- Mis-Enrollments
- Multiple Enrollments
- Enrolled but Never Eligible
- Information Discrepancies that can create havoc

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What Do You Find?

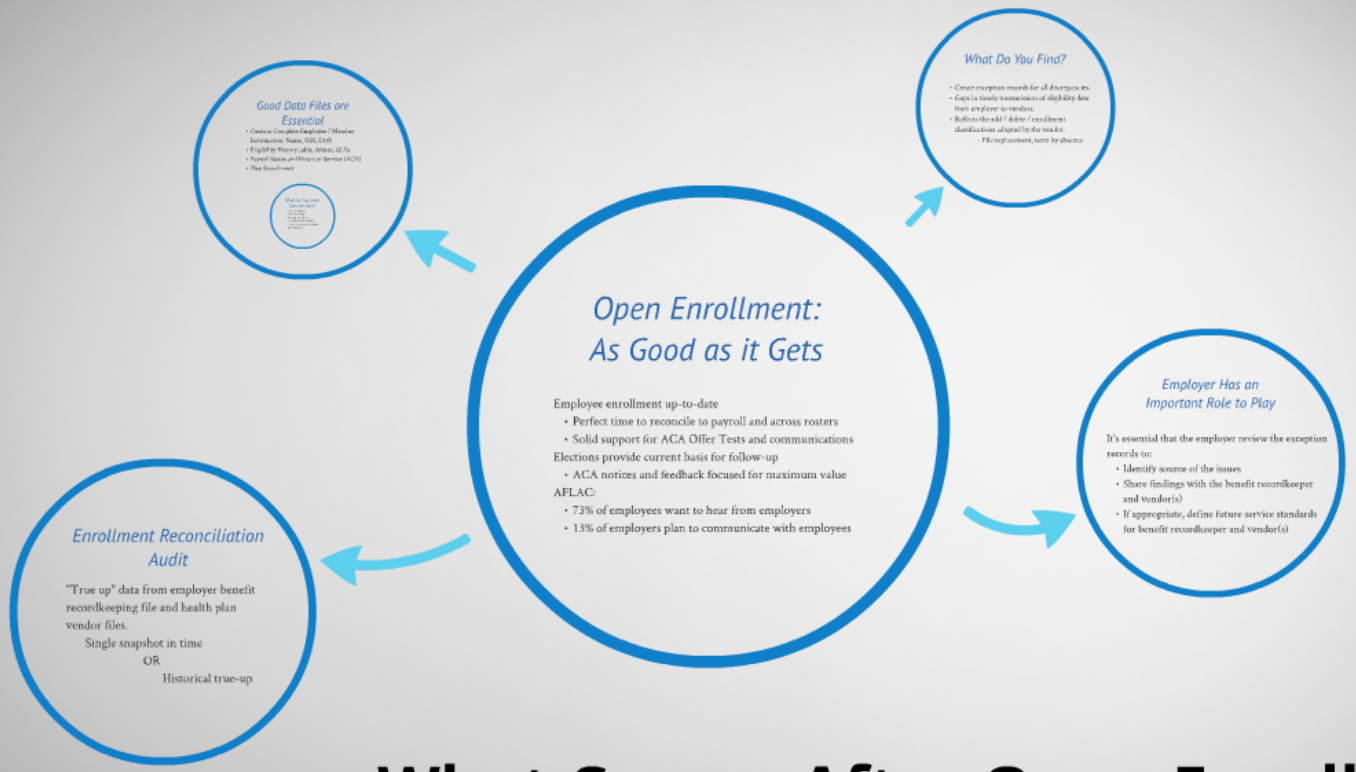
- Create exception records for all discrepancies.
- Gaps in timely transmission of eligibility data from employer to vendors.
- Reflects the add / delete / enrollment classifications adopted by the vendor.

  - File replacement, term by absence

Employer Has an Important Role to Play

It's essential that the employer review the exception records to:

- Identify source of the issues
- Share findings with the benefit recordkeeper and vendor(s)
- If appropriate, define future service standards for benefit recordkeeper and vendor(s)



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