

Complete Enrollment: The Source of Cost Control

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Pioneering Specialists in Group Health Care

Post-Payment Administration for Over 20 Years

- First with 100% claim audits
- Introduced the use of claim audits for recovery
- Originated linking of enrollment reconciliation with claim audits
- Started dependent audits 15 years ago
- Revolutionized data intake with payer-defined downloads – always successful
- Unblemished track record – no HIPAA violations or employee issues

Complete Enrollment Value Statement

All health benefits costs are enrollment driven.

FACT: Cost control requires accurate, complete, and current enrollment facts.

FACT: Enrollment errors increase costs 5% to 15% per year.

Despite these facts, enrollment accuracy is largely ignored by group plans.

Most assume their administrator does this – they do not.

All administrators agree that enrollment is the responsibility of the plan.

For most plans, Open Enrollment is the extent of validation efforts.

But, Open Enrollment is just one step in a multi-step Complete Enrollment process.

How many of the Complete Enrollment steps do you do?

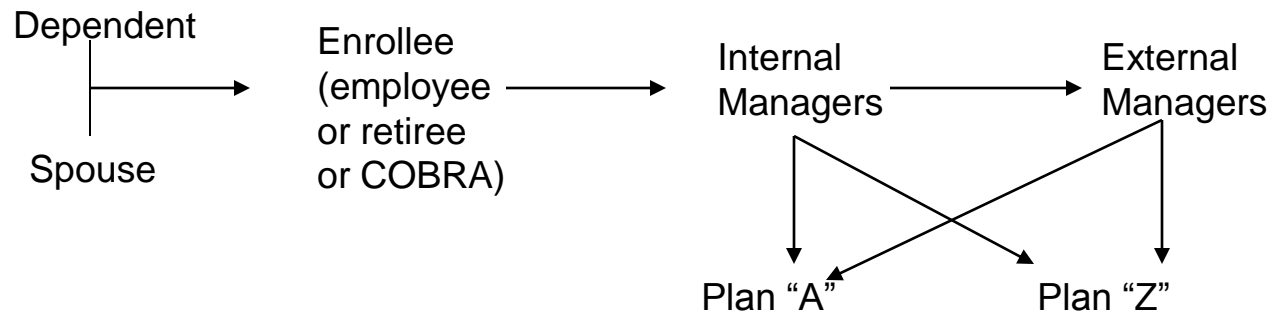
What Complete Enrollment steps may help?

What mix of in-house and outsourced resources are right for your plan?

Complete Enrollment Realities

Factors Complicating Enrollment

- Number of employees, retirees, spouses and dependents
- Number of enrollment sites
- Number of enrollment managers
- Number of benefit administrators
- Complexity of eligibility requirements



Complete Enrollment: The Source
of Cost Control

Complete Enrollment Overview

Annual Tasks	Monthly Add/Delete	Event Driven
Open Enrollment	Communication Paths	Medicare Event
Files Reconciliation	Method	COBRA Event
Information Verification	Management	Dependent Event
Dependent Validation		Other Coverage Event

Complete Enrollment Annual Tasks

Open Enrollment

- Elections
- Communications and Notices
- Response: Optional
- Reporting to Payers

Complete Enrollment Annual Tasks

File Reconciliation

1. Enrollment reconciled to Employer Rosters
 - ❖ Terminations
 - ❖ Work-related Criteria
 - ❖ Family status
 - ❖ “Phantom” Employees
2. Enrollment reconciled to Retiree Rosters
 - ❖ Classification
 - ❖ Plan Assignments
3. Multiple Plans reconciled to each other
 - ❖ Duplication
 - ❖ Family Overlap
4. COBRA election reconciled to payment
 - ❖ Dependent elections
 - ❖ Past due premiums

Complete Enrollment Annual Tasks

Information Verification

- Reporting results of open enrollment elections for confirmation.
- Sent to all enrollees
- Verifying all enrollment facts are current and correct.
- Correcting and updating enrollment facts.
- Response: Mandatory but No Additional Documentation
- Communication reinforces value of benefits.
- Communication reinforces positive employee relations.

Complete Enrollment Annual Tasks

Dependent Validation

- Confirming eligibility of dependents.
- Sent to enrollees with dependents.
- Response: Mandatory with Additional Documentation.
- Communication reinforces value of benefits.
- Communication reinforces positive employee relations.
- Can be done as part of or separate from Information Verification Mailing.

Complete Enrollment Monthly Add/Delete

Paths

- Paper from Enrollee to Employer and Employer to Payer
- Paper and/or electronic from Enrollee to Employer/Vendor but electronic from Employer/Vendor to Payer
 - Positive Feed
 - Exceptions Feed
- Electronic from Enrollee to Payer

Complete Enrollment Monthly Add/Delete

Methods

- Internal
- Outsourced

Management

- Integrate paper and on-line into single source
- Perform payer specific confirmation of all changes
- Report errors to each payer for each submittal
- Synchronize and “true-up” quarterly

Complete Enrollment Event Driven

Medicare Event

To Medicare	From Medicare
Retiree/Inactive status for employees	Medicare Secondary Payer Demand responses
Disability eligibility for all	Medicare Modernization Act compliance
ESRD primacy for all	Medicare status via VDSA
Part A confirmation Parts B, C and D elections	Medicare status via RDS

Complete Enrollment Event Driven

COBRA Event

- Rate Setting
- Notice
- Election
- Payment
- Annual Independent Reconciliation

Complete Enrollment Event Driven

Dependent Event

- Monthly monitoring to flag dependent changes
- New dependent documentation (at enrollment or annually)
- Terminated dependent confirmation
- 19-26 employment status and prior enrollment status

Complete Enrollment Event Driven

Other Coverage Event

- Coordination-of-Benefits (claim event and/or scheduled)
 - Survey all spouses.
 - Survey dependents based on birthday rule
 - Confirming call to other payer and/or employer
- Subrogation Lien (injury or accident event)
- Worker Compensation Eligibility (work related injury)

Complete Enrollment What It Takes

1. Have a plan.
2. Make this part of the benefit “routine”.
3. Communicate, Communicate, Communicate.
 - Mail
 - E-mail
 - Web
 - Telephone
 - Work site notices
 - Newsletters
4. Stress Positive Value to the employee and their family.
5. Monitor all vendors.

Complete Enrollment What You Get

Cost Control

- Up to 5% of claim payment errors eliminated.
- Up to 12% of ineligible dependents not enrolled.
- Up to 10% of additional other coverage recoveries enforced.
- Up to 10% of Medicare liability avoided.
- Up to 15% of compliance liability removed.

For More Information
Contact

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We offer no-cost consultations
to answer questions and discuss options.