



Open Enrollment Experience Challenge Brief

Business Name: Health First, Inc.

Contact: Omar E. Crespo
Manager of Benefits
Omar.Crespo@Health-First.org
321.434.3736

Purpose and Scope

Medical expenses have become a dramatic financial factor contributing to economic instability and hardship of U.S. employees. An increase of out-of-pocket costs attributed to multiple factors including an increase of High Deductible Health Plans, and a lack of financial awareness, preventive financial planning, preventive health care and decision making tools, have significantly increased the hardship of U.S. families. These factors especially affect the most financially vulnerable families who have a household income of \$55,000 or less.

The purpose of this project is to design an efficient open enrollment experience, sensitive to those financially vulnerable. This solution will tackle the key factors impacting our associates' finances by providing all of our associates the tools needed to overcome these hurdles.

Background and Context

Health First has done a tremendous job identifying tools and benefits to help our associates and improve their quality of life. The benefit offering includes, among other things:

- A robust EAP program with free financial planning counseling
- Several preventive healthcare initiatives and incentives
- Great benefit package
- Online open enrollment
- An Associate Relief Fund

The current challenges are:

1. The lack of integration of these benefits

- a. All information is in a different place
- b. Our system does not provide tools to compare data to make better choices
- c. Voluntary benefits are enrolled separately

2. The lack of utilization of our tools

- a. 9.28% of our associates use EAP today
- b. Only 3% of our associates use our financial counseling service

3. Our enrollment platform is not focused on benefits but in people management.

- a. Lack of educational and comparison tools
 - i. According to PLOS One, 4 out of 5 employees select the wrong coverage for their needs
- b. Lack of communication
 - i. According to Colonial Life, only 23% of employees think their employer communicates benefits very effectively

Nonetheless, our next step is to improve the integration and incentivize the use of these benefits to make them accessible and utilized by all our associates.

Strategic Planning

1. Identify all of our current initiatives that financially support our associates and are developed to be most helpful for those who are economically vulnerable.

- a. We currently offer associates a \$500 credit off their medical deductible once they complete their preventive care steps.
- b. We offer an associate assistance program to help our associates with counseling in multiple areas of their and their household members' lives.
- c. We currently offer an Associate Relief Fund to assist those associates going through financial hardship to help with their essential bills.

2. Find the right tools to address our current challenges.

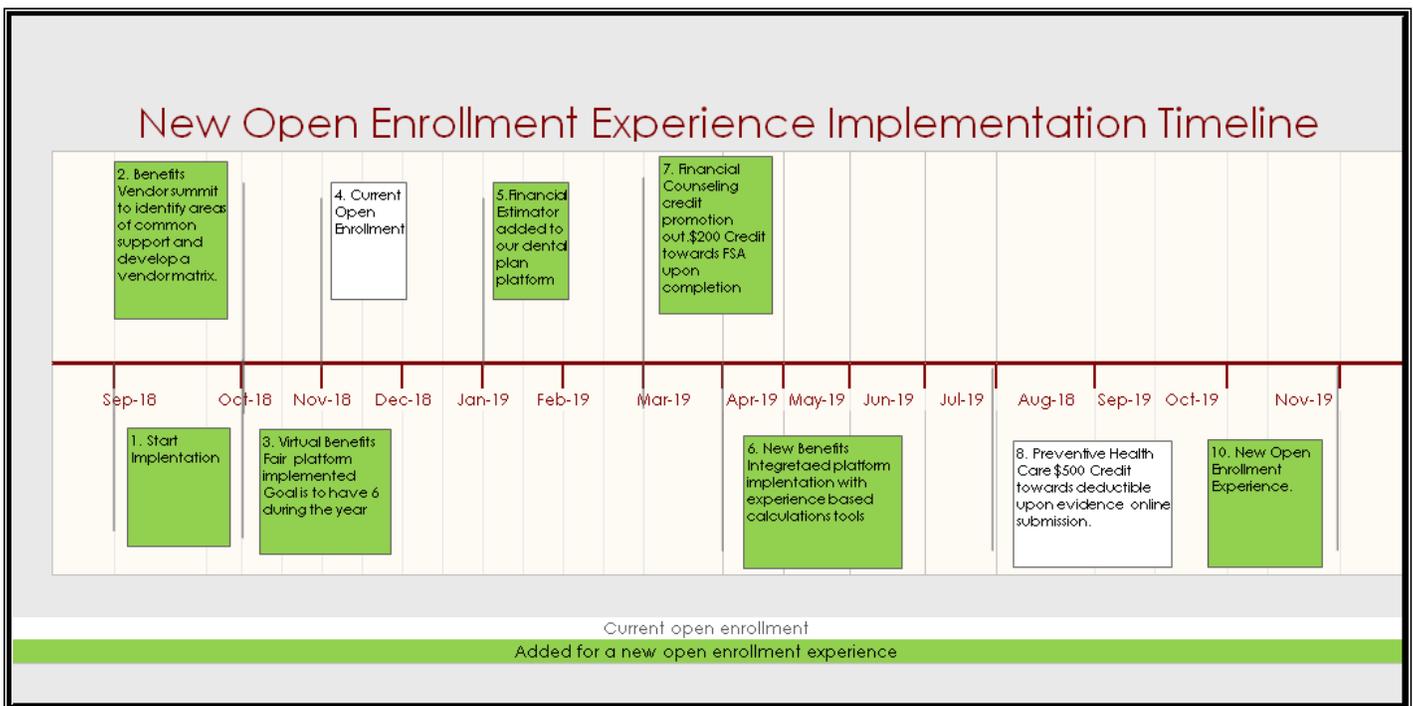
- a. The lack of integration of our benefits and tools
 - i. We have identified a benefits platform that would be able to integrate all of our benefits carriers and services in one place. (Benefitfocus)
 - ii. We have identified a platform that will allow us to promote and efficiently educate all our benefits. (6connexis)
- b. The lack of utilization of our benefits and tools
 - i. We will develop a targeted promotion focus in our financial planning and educational tools.
 - ii. We will develop a targeted promotion to focus on our preventive health care initiatives and incentives.
 - iii. We will use all our web platforms, virtual events, text, email and mail to educate associates about our new integrated platform once implemented.
- c. Open enrollment platform is not benefits oriented.
 - i. Our new platform will allow us to:
 - 1. Compare real-time all our benefits options for each carrier
 - 2. Make recommendations based on real previous-year experience
 - 3. Make recommendations based on expected events
 - 4. Make recommendations based on the associate's budget needs
 - 5. Integrated the access of all our benefits and tools

3. Implementation

- a. We estimate a complete rollout in 7 months.
- b. Vendor Summit and Virtual Benefits Fair will be implemented by October 2018.
 - i. The summit will generate a matrix to help any of our carriers explain all of our benefit offerings, regardless of the associate's individual needs.

- ii. Hosted during the same timeframe as our Onsite Benefits Fairs, the Virtual Benefits Fair will be our first step to start transitioning all associates to virtual environments and provide access for associates at remote locations to a one-stop shop.
- c. Financial Estimator on our Dental Plan
 - i. Adding this tools will allow our associates to shop around for the most accessible services within their network.
- d. Financial Counseling and Incentive Promotion
 - i. The financial counseling is currently offered free to our associates as part of our EAP.
 - ii. We will provide our financial counselor with specific information about our benefits. This way, their counseling to our associates will be more comprehensive and tailored to their needs.
 - iii. We will specifically promote the financial counseling service and incentive in addition to the typical EAP promotion.
- e. New Benefit Platform
 - i. Should be fully implemented by April 2019.
 - ii. Will integrate all of our benefits and programs.
 - iii. We will promote through all of our available avenues and will educate through our virtual fairs the best utilization of this powerful tool.

Timeline



Budget Considerations

This project presented a challenge to our company and our partners as well. It was an eye-opener for our company as we find out how much our partners were willing to contribute to our success and our associates.

The Virtual Fair platform honored our Recruiting Process Outsource (RPO) vendor reduced pricing. One of our brokers partnered with the benefits platform provider to get a reduced price and will cover the cost through their commission structure. Benefits like the Associate Relief Fund, the preventive health care incentive and the EAP financial counseling are already in place and funded. The lack of integration and accessibility will be covered with the new tools and communication initiatives described above.

Tool or Initiative	Cost	Budget Increase	Accountable	Comments
Virtual Benefits Fair	\$27,000	\$0	Broker	
Vendor Summit	\$0	\$0	Health First	This event will be done during the benefits fair and in Health First facilities to avoid expenses for venue or travel.
Benefits Web Platform	\$255,000	\$0	Broker and Carriers	Cost absorbed by carrier subsidies and broker commissions.
Financial Counseling	\$0	\$0	Health First	Cost included in EAP.
Preventive Care Incentive	\$2,600,000	\$0	Health First	Currently included in our benefits. Based on 80% of participation.
Financial Education Incentive	\$910,000	\$910,000	Health First	Based on 70% of participation. Potential subsidy from EAP vendor.

Organization and Success Factors

- We have a solid Human Resources structure.
- We will leverage the current relationships of our HR Partners, HR Consultants and HR Representatives with our business entities and leaders to effectively communicate these changes.
- We have a long relationship with the key stakeholders of this project
- Alignment of our company vision of One Health First with the goals and expectation of this project.
- We have identified the right challenge, the right partners and the right solutions.