

Challenge

As a hospital dedicated to providing excellent care, SARH wants to ensure that its employees receive the same level of care that its patients do. With a multi-generational workforce of 3,500 employees, this client wanted to promote enrollment in and utilization of their preferred network (the “Core Advantage Plan”) to employees and their families. They also wanted to increase participation in their wellness program.

A few years earlier the HR team added a second self-funded plan for the first time in the form of an exclusive provider organization (EPO) plan, which encourages employees to use SARHs’ facility, as well as selected local independent physicians. This was in addition to a traditional preferred provider organization (PPO) plan. While both plans offer exceptional care, the EPO plan can be particularly valuable to employees as it lets them use the providers they already know and delivers major savings, covering 100 percent of any care received at SARH facilities and requiring a minimal copay of \$30 for specialist appointments.

Despite the immediate cost savings offered by the EPO plan, the hospital only saw a 20 percent increase in employee adoption for the first year. Beyond the perceived hassle of changing plans, the SARH HR team felt that the lower adoption rate may be due to a lack of personalized education and communications around their benefits. While the hospital hosted eight to ten sessions to review plan changes, costs and other important information around open enrollment, the two-person benefits team, was spread thin between a 24/7 workforce.

SARH chose to expand its relationship with Optavise, which included benefits communications strategy, implementation of a benefits brand, enrollment and wellness enrollment communications, creation of a benefits portal, and linking of the benefits and wellness programs. This expansion would provide Optavise’s benefits education services to help meet SARH’s plan-specific enrollment goals and to provide a one-on-one approach to help employees determine whether the PPO or EPO plan better suited their personal situation. SARH anticipated these programs, when combined effectively, will reduce total claims costs.

Optavise Solution

In the months leading up to open enrollment, SARH worked to train five Optavise Benefits Educators on the hospital’s online enrollment system. After thorough onboarding, the Benefits Educators were considered experts on SARH’s benefits strategy and plans, enabling them to speak about the PPO and EPO plans confidently to employees. In addition to offering telephonic counseling, Benefits Educators worked on-site during open enrollment, conducting 20-minute one-on-one sessions with SARH employees to review and understand their benefits options. To ensure that employees were aware and took advantage of the Benefits Educators, Optavise developed a targeted, SARH-branded communications campaign to drive employees to sign up for on-site or telephonic meetings. Leading up to open enrollment, Optavise sent a total of 12,179 emails and weekly reminders to employees to make appointments. This email campaign was in addition to a printed campaign, including posters, table tents, postcards and an online benefits portal.

BACKGROUND

San Antonio Regional Hospital (SARH) is an award-winning acute-care hospital offering advanced medical care for residents throughout the Inland Empire region. The hospital offers a full range of medical, obstetrical, and surgical services, including open heart, vascular, neurosurgery and urgent care. The hospital treats over 200,000 patients each year, and is the busiest paramedic receiving center in San Bernardino County. San Antonio has a strong history and reputation for quality care with a personal touch, and celebrated its centennial in 2007.

OPTAVISE BENEFITS

- ▷ Recognized benefits brand that improves employee pride and satisfaction
- ▷ Higher satisfaction and understanding among employees
- ▷ Higher enrollment in EPO plan
- ▷ \$1 million savings for SARH on medical plans
- ▷ Integrated consulting approach, on-site and digitally
- ▷ Time savings for HR team/healthcare advocacy



Benefits Educators have helped our people better understand what we offer to choose plans and treatments that fit their needs at low to no costs.

This means not only are our employees saving money, but our business is as well.



– Benefits Member

In addition to helping employees understand the benefit options that SARH offered, Optavise worked to link employees' chosen medical benefit option to the wellness requirements necessary to maintain reduced paycheck contributions. To ensure employees met those EPO enrollment conditions, Optavise directed the Benefits Educators to explain the wellness requirements during open enrollment and also implemented a targeted wellness communications strategy tailored to the SARH medical benefit in which the employee enrolled. Optavise sent out continuous branded mailers throughout every step of the process, prompting employees who did not complete the wellness steps and providing additional communications around the wellness incentive program. Ultimately, SARH saw a correlation between the employees who met one-on-one with Optavise Benefits Educators and those that completed their wellness requirements.

To continue this level of engagement year-round, Optavise helped SARH implement a SARH benefits-branded portal, SARH4U.org, that provides employees and new hires with a comprehensive location for all benefits and wellness information, contact and general information on providers, and an opportunity to schedule appointments with a benefits educator during enrollment. The portal allows easy year-round access to understand their benefits and wellness, as well as the ability to show the connections between benefits and wellness – an opportunity that proved to be difficult in past years.

Results

By collaborating with Optavise, the SARH HR team can save time on preparation and implementation around open enrollment and focus on what employees needed. The Optavise Benefits Educators dedicated a total of 583 hours across 390 scheduled appointments to provide the in-person benefits consultation that employees preferred.

According to a Optavise survey, 93 percent of the employees that engaged the benefits educators felt they provided a clear understanding of SARH's benefits options, and 95 percent appreciated the efforts SARH made to help them better understand benefits by providing the benefits educators. This enhanced offering encouraged a 17 percent increase in EPO plan enrollment and a 10 percent decrease in PPO plan enrollment, resulting in \$1 million savings on medical plans for the hospital as well as out-of-pocket savings for employees.

With the personalized communications campaigns that promotes the plan and wellness opportunities that support specific high-cost health conditions allowed for harmonization of benefits (100 percent preventive care services, primary care opportunities, specialist, the disease management program, prescription drugs and wellness education and activities) to help manage diabetic conditions and decrease the occurrence of emergent situations.



Created ongoing educational and promotional campaigns, using the plan name, "Core Advantage", that grabs attention and focuses on different aspects of the plan and program that are key to reducing costs for the employee and the client.

- ▷ Take advantage of the "before": understanding the benefits that help prevent serious conditions
- ▷ Your core team is waiting: taking advantage of your in-network doctors and specialists
- ▷ Take advantage of management...disease management programs that is
- ▷ The wellness program advantage: myth or reality?
- ▷ Is there an advantage to acting now? Yes.