Evaluating Dependent Eligibility Management Alternatives and Solutions

2 DEA Vendor Evaluation Scorecard

Now that you have a prioritized list of features and requirements, categorize them into the following 12 categories and then assess your options.

Criteria	% of Total	Score
1. Vendor Credibility - How long have they been around, how many customers, are they financially stable, do you trust them, who are their references?	15%	
2. Target Audience Fit - How many of our clients, prospects, competitors and substitutes have they worked with? If none, you do not want to be their guinea pig	15%	
3. CORE Functionality - (SaaS, workflow, real-time reporting, benefits eligibility, etc.) Are the services they provide part of their core expertise or peripheral?	5%	
4. Employee Management - What is the philosophy around employee communications onboarding, consumerism, and wellness?	5%	
5. Results - How many projects do they start but not complete? Do they publish their SLAs (Service Level Agreements)? Do they publish their results by industry? Are the results for your industry best-in-class or mediocre?	10%	
6. Technology Solution Fit- Is it the platform for health plan management? Does it work within your requirements and needs? SaaS? Multi-tenant? What is the report writer? Which payroll, benefits, training, assessment components are included? Which vendors are integrated?	5%	
7. Sizzle Features - What are the sizzle features? Add your list of feature requirements here.	15%	
8. Methodology - What is the philosophy of the company? Does the process align with your HR programs and policies?	5%	
10. Analytics and Reporting - What daily, weekly and monthly reports and metrics will you receive? Does it have one-click dashboard reporting capabilities?	5%	
11. Cost and Implementation Time/Resource Estimates - What is the ROI? What are the key milestones and timelines?	5%	
12. Cultural Fit - Do the people and philosophies fit the needs of your employees and managers?	15%	

3 Key Questions to Establish Vendor Capabilities

Technology*
What technology is utilized to perform dependent eligibility audits? Describe the functinality and capabilities in detail.
Are there multiple systems used to conduct the audit? If so, describe the integration methodology.
Does the technology utilize a rules-based engine that can be configured based on the plan definitions? Describe the methodology.
Is there client web portal access for both the plan administrator and the employee? If so, please describe the information available and how/when it is made available.
What telephone technology is utilized in the call center to manage call volumes and monitor responsiveness to employees? Describe the functionality and capabilities in detail.
Is the audit status reporting made available real-time or is it a snap-shot of a particular period? Please describe.
Experience
How long has the organization been conducting audits, and what percentage of the total revenue is produced from audits?
Is your organization affiliated with an insurance broker and/or do you distribute insurance products? If so, please describe the relationship and/or products distributed.
How many dependent eligibility audit projects have you conducted. Please detail the number of audits by type of audit.
What are the average results for the audits that you have completed by industry?
Have any projects been suspended or terminated prior to completion? If so, please describe.
Provide five client references for customers who have completed a dependent eligibility audit: two of the same industry and size, one smallest and largest, one with unions.
Is the organization SAS70 Type II certified? If so, provide a copy of the audit results summary for the most recent calendar year.
Audit Models
What types of audits does the organization conduct (e.g., affidavit, survey, sampling, comprehensive evidence-based audit)?
Describe the phases and timeframe associated with each type of audit conducted and experience with each.
What are the pros and cons to each audit model?
Does the organization offer gatekeeper services for managing ongoing enrollment of ineligibles?
Sercice and Support
What is the organization's customer and employee support methodology? Describe in detail (e.g., implementation, communication campaign, web access, reporting, escalation)?
What tools are available to the client and the employee during the audit (e.g., method of communicating audit status and results, tracking of documents received, inquiry timeliness)?
What are the performance measurements, guarantees and fees at risk for each audit model?
Audit Fees
Are fees all inclusive or is there a charge for additional costs (e.g., postage, printing, extra mailings, amnesty phase or appeals/extension phase, data exchange, bilingual services)?
Provide a project fee based on a per dependent cost and a per dependent covering employee cost, defining the per dependent cost.
If there is a shared savings fee arrangement are all fees, including startup/implementation subject to the shared savings fee approach?

Real-time demonstration of technology capabilities that include, at a minimum, the solution used to conduct the audits and reporting functionalities.

4 Cut Through the “Smoke and Mirrors”

Tips that will help you get to the “real deal” and uncover fees that you may incur later:

- Understand how many times and when the vendor will “touch” your employees with outreach (e.g., written correspondence, email, web inquiry responses, telephone outreach). If your campaign is not generating a typical response level, will a special outreach campaign or additional letter cost you more? If so, how much? Employee response rates are critical to your actionable audit outcome.

- Understand how you will access employee documents during and after the campaign should the need arise. Can you receive a copy of all the employee documents that were sent via a method that is compatible with your electronic employee records storage systems? Is the file that will be provided searchable by name and unique employee identifier? Is there an additional cost for any of these options?

5 Cut Through the "Smoke and Mirrors", cont.

Tips that will help you get to the "real deal" and uncover fees that you may incur later:

- Understand what happens at the end of the audit campaign period. Is there an extension phase or appeal phase offered to employees? If so, what is the timeframe, the process, and the additional cost?

- Understand how audit results are available to you during the audit. Are reports available to you via the web? Can YOU run them and customize them? What is standard? If you would like one or more reports that are not available or on-demand, is there an additional cost for those?

- Understand how the base fee for the DEA was determined (e.g., per dependent or per dependent covering employee). Then establish the value that your company will receive for that fee. It is true that you get what you pay for!

6 Best-in-Class Features to Consider

Dependent Eligibility Audit Services

Feature	Best-in-Class
Employee Communication Campaign	
Number of letters or “touches” to the employee	Included - 6 customizable letters • Alert/Amnesty Letter • Verification Request Letter • Reminder Letters to employees who have not responded or provided sufficient verification documents • Confirmation of Successful Verification Letter • Insufficient Documents Received (specific to the employee, their dependent and submitted verification) • Termination Letter (to all employees who did not respond to the audit or who did not provide valid verification following the completion of the audit project)
Fees for additional letters outside of scope	HRAdvance also provides additional content/drafts of communications, such as posters, newsletter content and payroll stuffers.
Private Label / Branded	Included (vendor and client logos recommended approach)
Collaborative Letter Authoring Tools	Included
Comprehensive Letter Library for Client Selection	Included
Comprehensive Affidavit Library for Client Selection	Included
Letter Printing and Postage	Included

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Best-in-Class Features to Consider, cont.

Dependent Eligibility Audit Features

Employee Support Infrastructure	
Domestic U.S. Call Center	Included (Customer Service Reps are bilingual Spanish/English)
Mon-Fri Toll-Free	Included (7 a.m. to 7 p.m. CST Mon-Fri)
Employee Scheduled Call-Backs	Included (employee can leave a message and request a scheduled call back)
100% Call Recording	Included (Inbound & Outbound)
Bilingual Support	Included (Customer Service Reps are bilingual Spanish/English)
Direct Referrals to Document Issuing Agencies	Included
Call Center Available Post Project	Included (Available post project and scripting provided on where to direct employees. As long as the project data is not purged from our system, we can answer questions or take calls indefinitely.)
Automated Senior Management Escalations	Included
Outbound Call to Non-Respondents	Included if employer provides phone numbers for employees
Automatic Access to Alternative Coverage Options	Included if employer approves and requests this. Our standard referral is to eHealth.
Employee Web Portal	
24/7 Access with Integrated E-mail	Included
Verification Status	Included
Dependent Opt Out with Audit Trail	Included
Letter / Instruction Printing	Included
Document Issuing Agency Queries	Included
Upload Option to Submit Verification Documents to HRAdvance	Included
Employee Service Request Initiation	Included
Customer Service User Interface	
Letter and Verification Documents Imaged	Included
Privacy-Focused, Role-Based Security	Included
Function, Team and Individual Workflow Management Tools	Included
Client Tailored via Plan Level Alerts and Project Reminders	Included
Family Status Snapshot	Included
Instant/Constant Exception Condition Visibility	Included
Client Support	
Employer Reporting Dashboard	Included (24/7 real-time access)
HR Web-Cast Training Session	Included
Weekly/Bi-Weekly Status Meetings with Client	Included
Flexible Statistics Reporting (i.e., company, division, dependent type)	Included (custom/ad hoc reporting at no additional fee)

8 Best-in-Class Features to Consider, cont.

Dependent Eligibility Audit Services

Compliance	
Controlled Data Entry and Mail Handling Environments	Included
Printer Free Data Entry Environment	Included
Physical Restrictions on Data Entry Room Access	Included
Storage Device Free Data Entry Environment	Included
Image Centered Process Minimizes Hard Copy Handling	Included
HIPAA Level Physical and Password Security	Included
Encrypted Data Exchange & Web Portals	Included
SSN Safe/Free Environment	Included (unless required by client)
Secured Document Storage	Included (up to a year (90 days is average), all information available to client through web-portal indefinitely and will be supplied to client electronically on CDs or electronic file)
Bonded Document Destruction	Included (shred documents after one year or as directed by client)
Audit Program Features	
Identify and Reconcile SPD and Plan Document Inconsistencies	Included
Client-Tailored Audit Timeline	Included
Client Letter Content and Tone Controls	Included
Appeal/Extension Process	Included
Data Capture of Document Content	Included
Database and Referral to State and County Agencies	Included
Reference Library of Government Issued Documents	Included
Objective, Accurate and Expedient Rules-Driven Verification	Included
Management Review of 100% of Exceptions	Included
Repeatable, Defensible and Auditable Outcomes	Included
24/7 Real-time Client Dashboard	Included
Robust 24/7 Report Menu, Including Ad Hoc	Included
All-Inclusive, Simplified Pricing	Included
Client Retains 100% of Savings	Included
Documentation Submission by Mail, Secure Fax, Web Portal Upload, E-mail	Included

9 Characteristics of a Best Practice DEA Solution

Key Characteristics:

- Employee communication campaign can be tailored to the client's corporate culture, unique DEA requirements, and targeted outcomes.
- Can receive and securely house verification documents evidencing compliance with SPD eligibility requirements.
- Support employees & resolve questions throughout the audit process utilizing an inbound and outbound call center and secure web-based solutions.
- Capture and image documents and data evidencing qualification of dependents for benefits eligibility for all health plan(s).
- Ensure objective eligibility determinations through an automated, rules-based, data-driven adjudication platform.
- Review the exceptions (i.e., dependents who fail by a fully dedicated, specialized expert).
- Provide real-time update of workflow and results throughout the audit via a web dashboard.

10 Complimentary RFP Questionnaire

- Contact HRAdvance for your complimentary RFP questionnaire.

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