

## CASE STUDY: ENHANCING BENEFIT SUPPORT FOR INSURANCE FIELD AGENTS



Our client is a highly respected insurance company committed to meeting the benefit needs of their field agents with the highest standards. The company's success heavily relies on their field agents, and they recognize the importance of providing superior benefits to retain top talent. Known for delivering exceptional service to policy owners, they expect the same level of service for their employees. This is why they partnered with **eni** and implemented **eni's** Health Advocacy program.

### CHALLENGES

The company faced several challenges that needed to be addressed to improve support for their field agents:

- **Time and Revenue Loss:** Agents were losing valuable time and potential revenue while researching questions about their claims and benefits.
- **Need for Re-Education:** The introduction of a completely redesigned benefits package created a heightened need for advocacy and re-education.
- **Lack of Demographic Information:** There was a lack of comprehensive demographic information about the total employee population.
- **Communication Difficulties:** Communicating benefits information to the diverse and dispersed employee population was challenging.
- **Support for Field Representatives:** There was a need to provide better benefit support to the field representatives to ensure they could focus on their core responsibilities.

### SOLUTIONS

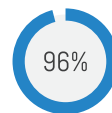
To address these challenges, the company introduced **eni's** Health Advocacy Service, featuring a user-friendly mobile app tailored for their diverse and widely spread field representatives. This mobile-driven integrated benefits solution offered numerous advantages:

- **Enhanced Communication:** The mobile app facilitated better communication of benefit information across all network and district offices.
- **Improved Support:** The platform provided a higher level of benefit support and service to field representatives, allowing the Internal Benefits Support team to focus on other pressing HR needs.
- **24/7 Availability:** The platform offered round-the-clock support through a benefits call center, ensuring that employees could access help whenever needed.
- **User-Friendly Interface:** The integrated benefits platform featured high-level concierge service, medical benefit support, and mobile notifications and alerts for ongoing engagement and communication.

### COST SAVING PROFESSIONALS

**eni's** Health Advocacy services saved our client over \$500,000 by spotting unnecessary healthcare spending and tackling lost productivity costs. This is crucial as medical premiums rise; even small billing errors can affect your business's renewal significantly. Additionally, **eni's** Health Advocacy team handles complex billing issues, freeing up your employees to focus on work and boosting presenteeism while reducing stress and anxiety. User surveys show an overall satisfaction rate of **4.92 out of 5**.

### RESULTS



increase in health advocacy requests and a **28%** increase in overall utilization of the benefits.



Employees avoided spending **\$500,000** in healthcare dollars, showcasing the financial benefits of the program.



Employees demonstrated a better understanding of all employer-sponsored benefits, leading to **higher satisfaction and retention**.



Our Health Advocacy Services will work with you to fully customize a health advocacy program that will drive the most change for your employees.

eni's comprehensive Health Advocacy Services are designed to help employees maximize their healthcare benefits while saving valuable time for HR professionals. Our team of Health Advocates assists with healthcare claims and appeals management, billing assistance, prescription information, and provider research. We provide support in navigating the complexities of medical, dental, and vision plans, offering clear explanations and assistance with benefit coverage verification, prescription drug coverage, and HSA/FSA queries. Our services ensure efficient utilization of benefits, boost employee productivity, and reduce the burden on HR by handling benefit-related questions and issues. With eni's Health Advocacy Services, employees gain a better understanding of their benefits, leading to increased satisfaction and reduced frustration.

## BENEFIT INFORMATION AND SUPPORT

Health Advocacy can assist with special services such as:

- Claims Assistance
- Benefit Coverage Verification
- ID Cards
- Prescription Drug Coverage Questions
- Appeals
- HSA/FSA Questions
- Health Benefit Education
- Provider Research

## HEALTH ADVOCACY IS DESIGNED TO:

- Create more efficient utilization of employee benefits.
- Save HR professionals time by answering benefit questions.
- Boost employee productivity by acting as a liaison with billing or authorization issues.

## WHY HEALTH ADVOCACY?

For most employees, the ins and outs and fine print of benefit packages can be overwhelmingly complex. Studies show dissatisfaction lies not in the coverage itself, but rather in an employee's lack of understanding in how to use what is available to them.

This often results in frustration and questions that often end up on HR's desk to resolve.

eni's Health Advocates have the medical experience and expertise to understand the plans and act as both interpreters and advocates, saving everyone valuable time, money and stress.

Health Advocates provide excellent direction by navigating through the complexities of medical, dental and vision plans to communicate the basics and help employers and employees maximize their benefits.

## THE VALUE TO YOU:

- **Claims Assistance:** Explain out-of-pocket expenses, provide plan and eligibility solutions, and coordinate benefits.
- **Benefits Information:** Provide answers to questions about out-of-network providers, explain specific health benefit and coverage information, and more.
- **Prescription Costs:** Obtain detailed information on prescriptions, cost-effective purchasing options, FDA recalls and withdrawals, and lower prices and discounts.
- **Appeals:** Provide assistance with claims grievance and submitting documentation for the appeal process.
- **Provider Research:** Health Advocates can research In-Network providers that participate with their health plan.



CALL US FOR MORE INFO



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