

## CUSTOMER CASE STUDY

# Construction Industry Employer Trust



### CHALLENGE

#### Lack of Financial Oversight

- Improper invoicing/billing methods led to excess time spent addressing errors
- Inflexible system was incapable of tracking eligibility, COBRA, retroactive premium credits

### SOLUTION

#### Financial System Overhaul

- Dedicated accounting specialist monitors payments & produces monthly reports
- Flexible enrollment platform accurately tracks all eligibility changes

### CHALLENGE

#### Compliance Missteps

- Failure to file federal ERISA-mandated documents, putting the trust at risk for audits & fines

### SOLUTION

#### Compliance Structure Implemented

- Completed and filed necessary documents with DOL
- Refiled documents that were previously done incorrectly
- Requested extensions from DOL when necessary

### CHALLENGE

#### In Need of a Trusted Partner

- In search of an administrator to run the plan competently and treat members well
- Previous administrator lacked responsive customer service and checks & balances, leading to trust issues

### SOLUTION

#### A Transparent Partnership

- Built a solid relationship with the Trust, based on exceptional customer service and fulfilled promises

This Construction Industry Employer Trust had a relationship with its previous TPA for one year, and it wasn't a positive one. From frequent financial errors and incorrect documentation to lackluster customer service, the Trust was ready to part ways with its TPA but was leary of trusting another administrator. Capstone's competent service, effective solutions, and dedicated professionals formed a solid foundation for a new working relationship, and the Trust is functioning more effectively now than ever.



# CUSTOMER CASE STUDY

## Municipal Employer Association



### **CHALLENGE** **Outdated Processes**

- Used paper applications and forms for enrollment changes.
- Had to input entries manually.

### **SOLUTION** **Cutting Edge Technology**

- Electronic system allows groups to log on and make their own changes at any time.
- System training has streamlined enrollment processes.

### **CHALLENGE** **Multiple Carriers**

- Enrollment changes had to be made in numerous online platforms.
- Multiple monthly invoices complicated and slowed down financial processes.

### **SOLUTION** **Efficient Systems**

- A single, consolidated invoice includes all of the Association's multiple carriers.
- All enrollment information across multiple carriers is entered once in a single platform.

### **CHALLENGE** **Ownership Confusion**

- Plan was disjointed and lacked an overall identity, including an official name.
- Members confused about who to go to with problems.

### **SOLUTION** **Identity Assistance**

- Plan logo and branding are now prominent on ID cards and throughout user systems.
- Dedicated service representative provides a single point of contact for all Association's issues.



This Municipal Employer Association came to Capstone in need of an update in processes and technology. The Association's previous systems had become daunting, often requiring double the amount of work to complete and the billing and enrollment processes. Now, with systems streamlined by technology, the Association is able to serve its members more efficiently and effectively.

# CUSTOMER CASE STUDY

## Major Insurance Company



### CHALLENGE

#### Overwhelmed by Compliance

- Needed full compliance oversight
- Had to meet all association requirements included in health care reform

### SOLUTION

#### Teamwork to Implement Compliance Processes

- Worked with Plan compliance officers to create DOI filings
- Worked with Plan underwriting and actuarial to establish product designs and pricing variables
- Worked with association leadership and their boards to develop and execute all required steps and documents

### CHALLENGE

#### In Search of a Robust Enrollment & Billing Platform

- Wanted a technologically advanced portal that could support the insurer market image and membership needs

### SOLUTION

#### Powerful Technology

- Self-service enrollment through Benefitsolver web portal tool
- Powerful enrollment reporting and data exchange functionality for timely enrollment
- Digital payment and billing tools for accurate financial records

This health insurer had multiple association clients who elected to keep their benefit plans in “grandfathered” status. After several years of experiencing a shrinking association enrollment, the insurer looked for a third-party administrator to partner with them to transition their association plans from grandfathered status into full compliance with the ACA. Capstone’s compliance knowledge, professional expertise, and robust technology including an integrated web portal, were critical competencies the insurer was seeking.

