

POWER OF PORTALS

Technology credited with driving both benefits administration and employee engagement to bolster cost containment



Self-insured employers are increasingly using web portals for a dual purpose: streamline internal HR and administrative processes, as well as strengthen benefits communication, education and enrollment – particularly for employees who travel or work remotely.

The end game is to bolster cost-containment strategies with better engagement of health plan participants and much more informed decision making. A residual effect is that it also can raise benefits satisfaction, which helps improve health outcomes and lower costs.

Popular applications include claim submission from a mobile device, full mobile compatibility for web portal features and multi-language display. This trend recognizes a growing preference to conduct health care activities from a smartphone or tablet in an increasingly virtual workplace.

Health care consumers can receive SMS (short message service) texts for important updates such as a change in their claim status, availability of an explanation-of-benefits (EOB) form, etc. The power of portals also can be harnessed to customize communications that target various audiences with information on what's most relevant to their needs.

User-friendly strategies

"Employers are increasingly looking for ways to structure comprehensive strategies that ultimately simplify the navigation process and makes meaningful connections for their employees across all the various programs, and ultimately, to improve the consumer experience," says Ellen Kelsay, chief strategy officer at the National Business Group on Health (NBGH).

What's critical to this effort is a robust, enterprise-wide portal or platform that creates linkages across all programs with data feeds for both internal and external partners, she explains. The mission applies even to very large employers with lean HR and benefit teams to administer their health benefit plans, she adds.

From the employee perspective, Kelsay says the admin element translates into accessing information about their health insurance, pharmacy claims, disability benefits, paid time off, etc. — and taking action. Portals serve as a one-stop shopping experience to enroll in programs that she says help employees manage chronic conditions often via disparate plans and different third-party administrators (TPAs). Backend support is also necessary to navigate aspects of administration pertaining to those plans.

Forward-thinking self-funded employers are using portals to educate employees and dependents not only about their coverage, but also "how they can be good stewards of the company's money when using health care services," observes Sean Garrett, chief operating officer of Plexis Healthcare Systems, a leading payer technology company that delivers core administration and claims processing solutions to health care payers.





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One area that can have a deep impact is prescription drug benefits, whose costs can be better managed when covered lives are steered toward generics or less expensive brand names. He says portals serve as a handy conduit for communicating cost and quality comparisons, particularly through increasingly popular mobile apps.

“Consumers are far more used to self-service these days through their handheld device than they are having to pick up a phone or send an email and wait for a reply,”

he says.

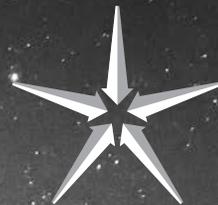
There has been a noticeable trend toward transactional portals that help employees understand their benefits and health savings account status, particularly if they're in a high-deductible plan, as well as how to process a claim.

They're also heavily expanding into disease management programs, including a focus on chronic obstructive pulmonary disease, commonly known as COPD, asthma or prescribed care following a heart attack, according to David Rouatt, VP of sales and a founding partner of HealthDay, a division of ScoutNews, LLC that provides daily health news and video for consumers and medical professionals. He says many hospitals have adopted this approach, allowing patients to schedule an appointment, view lab test results, check bills or review prescribed treatments.

From an admin standpoint, portals transcend stagnant legacy systems with a vibrant approach that integrates with all vendor apps used in common adjudication work involving EOBs, online enrollment, interactive wellness, telemedicine and electronic medical record storage.

“It's even more important than the primary adjudication software system, which all TPAs or payers certainly rely on because the portal now becomes the central meeting point and face of the organization,” explains James Burkholder, president and CEO of Health Portal Solutions.

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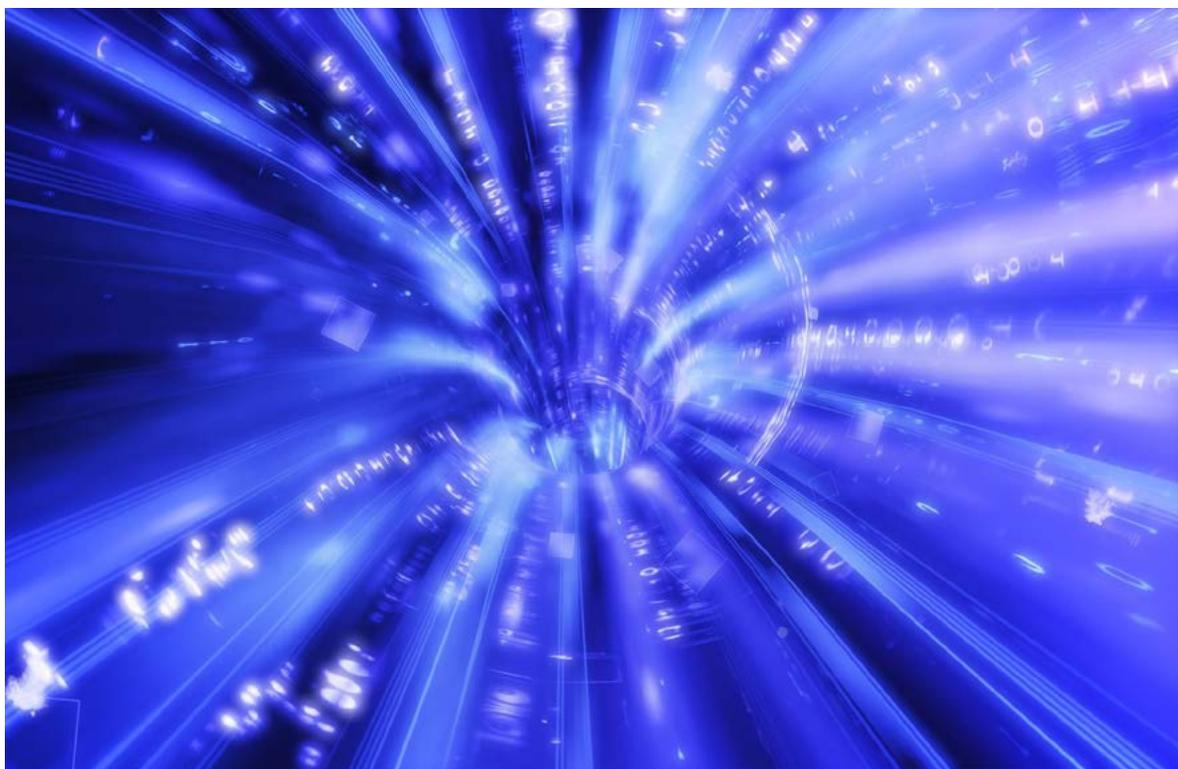


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The primary focus of independent TPAs that represent most of the payer community that supports self-insurance is an enhanced level of service and support for not only employers and employees, but also providers. Hence, the true value of portals, which he says enable self-insured employers to efficiently use critical data elements for tracking, managing and controlling costs.

Perhaps nowhere is the use of portals as critical as in the enrollment application. Burkholder recalls that Blue Cross and Blue Shield of Texas recently notified all insurance brokers across the state that they no longer accept paper on their fully insured plans.

However, he believes employees are more inclined to log in through an employer's site than a carrier or TPA, which offers the ability a more "seamless interaction" without having to retain multiple usernames and passwords through simple links.

Portals allow members to communicate with health plan administrators who can field their inquiries or address concerns in a direct, secure and private way. "As the claim is adjudicated, I'm able to not only see what went toward my deductible, co-pay or how it was paid, but also what my responsibility is," Burkholder says. In addition, he notes that most portals now offer some form of instant messaging similar to common commercial websites with a pop-up screen offering assistance from a customer-service rep.

The industry isn't without its growing pains. One unintended consequence involving the proliferation of innovative health technology is the need for a common platform that integrates disparate systems, according to Kelsay.

"Portals provide links and access to all of them through a one holistic experience," she explains, "but behind the scenes, the employee is still going to point-solution A's site and point-solution B's site. So there's a lot of opportunity for somebody who comes to make with a holistic enterprise-wide platform that truly does integrate all of those into one common user experience."

Also, not everyone is completely comfortable with a paperless future. While NBGH members often crow about their portals, Kelsay says it's still important to incorporate some traditional modes of communication with a multi-faceted approach to educating employees. This can help employees in a manufacturing setting or those in a secure location without access to mobile technologies or desktops during work hours. Break room posters, benefit fairs, kiosks and in-person training can be used to supplement and enhance an employer's portal.

Influencing behavior

Just how effective a portal is depends in part on employee awareness. "There has to be a program in place within the self-insured employer company that promotes access to the website where the portal is either on an intranet or extranet," Rouatt explains. "In many cases, the only reason someone's going to go to that portal is from a transactional point of view, whereas the employer wants to do more than that."

For example, he says portals pack tremendous power to influence behavior, particularly in areas like depression, weight loss and smoking cessation. Financial incentives may be tied to filling out a health risk assessment, and with the right messaging, employees can sustain success.

"There are about eight or nine different key medical issues that drive probably 85% or 90% of the costs that managed care companies end up facing," Rouatt notes. "There are a huge number of companies providing very vertical programs targeted to employees and subscribers, and the only way they can really register or know about these programs is to do it on the portal."

With the growing use of incentives for wellness-related activities for which portals play a major role, Burkholder sees the potential for a significant return on investment, especially if telemedicine services are included in the mix. Another increasingly popular connection to portals involves wearable devices that he says allow people to monitor their blood pressure or download results that can be shared with a primary care physician.

"There has to be a higher degree of support and interaction in order to keep somebody focused on their goal of losing the weight, watching their A1C levels, or whatever it might be," he says, noting a steady leveling off or reduction of medical expenditures when portals steer members to the most cost-efficient provider, service or procedure.

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Some health plans allow their members to access data from a Chatbox platform using artificial intelligence that serves as another channel for people to get the information they need, observes Dan Jimmerson, VP of marketing of Plexis Healthcare Systems.

In search of trustworthy content

Despite their potential for educating the populace, portals could unwittingly house harmful messages. In an era punctuated by so-called fake news, health care consumers are highly susceptible to "an enormous amount of misleading information" on a range of topics, Rouatt cautions. Examples include autism, measles, mumps and rubella vaccines, as well as controversial treatments for breast cancer or diabetes. He says it's critically important for health care websites or portals to feature trusted and credible information that's been constantly vetted.

At HealthDay, which Rouatt describes as the Associated Press or Reuters of health care content, all material is evidence-based and sources include leading peer-reviewed medical journals, conferences and government reports. A chief medical officer is even included in the mix to review all articles prior to publication for both consumer and physician audiences. He says that in about 15 years of being in business, HealthDay has never had a significant retraction.

More than 100 writers contribute to HealthDay on a monthly basis and about 40 on a weekly basis, while another 60 scribes produce custom content for major health care companies. The company produces about 20 news stories and a handful of videos each day that are syndicated to clients, including WebMD, MedlinePlus, the National Institutes of Health, Merck, Pfizer, etc. The information also is heavily used in patient portals, particularly with self-insured employers that promote healthy living. In many cases, the content reaches employees through some type of social media application.

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3rd Floor, Whitehall House
238 North Church Street
George Town, Grand Cayman
Cayman Islands KY1-1107

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Looking ahead

Since a large portion of the self-funded market is driven through the brokerage community, Burkholder predicts more insurance brokers will realize several advantages to a portal. To wit: the technology represents a better way to communicate and upgrade their member base with additional commission-based products and services, as well as interact more efficiently with TPAs. Potential benefits also extend to other areas such as care management and marketing.

There's enough value seen in portals today that they often end up being a client retention tool for TPAs that administer self-funded plans, according to Garrett. He says the meaningful level of analytics and reporting capabilities associated with portals

allow employer groups to keep a close watch on their utilization, medical spend, employee engagement and education efforts.

While the future of portals is anyone's guess, Burkholder believes more employers will begin to embrace portals that can be embedded with HR, payroll and retirement-related investment components.

Garrett thinks more patients and provider alike will be uploading portal documents from their smartphones as their level of interaction deepens. Such activity is more commonplace outside the U.S., where he says "there are far less rigid standards in place among insurers and he provider community for claim forms and coding systems." ■

Bruce Shutan is a Los Angeles freelance writer who has closely covered the employee benefits industry for nearly 30 years.