

CASE STUDY: ELEVATING BENEFITS COMMUNICATION FOR FINANCIAL INDUSTRY FIELD AGENTS



Our client is a highly respected company in the financial industry, dedicated to ensuring the benefit needs of their field agents are met with the highest standards. Their success relies heavily on their agents, and they understand that top-tier benefits are essential for retaining talent. The company's financial representatives build lifelong relationships with clients and help them create and execute financial security plans. To meet their high standards for customer service, they turned to **eni's** Health Advocacy Services.

CHALLENGES

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

- **Time Constraints:** Agents couldn't afford to spend time researching claims and benefits questions.
- **Need for Re-Education:** A redesigned benefits package required increased advocacy and re-education efforts.
- **Lack of Demographic Information:** There was a lack of comprehensive demographic information about the employee population.
- **Communication Difficulties:** Communicating benefits information to a dispersed employee population was challenging.
- **Support for Field Representatives:** There was a need for better benefit support for field representatives.

SOLUTIONS

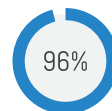
To tackle these challenges, the company implemented **eni's** services:

- **Comprehensive Health Advocacy:** Provided detailed information about health plans and benefits, helping employees make informed decisions.
- **Personalized Support:** Health Advocates offered immediate assistance, resolving most issues on the first call and reducing time spent on benefits-related tasks.
- **Proactive Education:** Educated employees about their health plans, improving understanding and reducing healthcare costs.
- **Claims Assistance:** Assisted with managing healthcare claims and coordinating appeals, easing the navigation of complex healthcare systems.
- **Continuous Engagement:** Ensured ongoing communication and regular follow-ups, leading to higher utilization and satisfaction.

CONCLUSION

Through the tailored and comprehensive services provided by **eni's** Health Advocacy Services, the financial company successfully addressed the critical challenges faced by their field agents. The program's holistic approach and 24/7 availability have significantly improved employee well-being, productivity, and overall satisfaction. This partnership highlights the importance of robust support systems in enhancing employee performance and maintaining a healthy, motivated workforce.

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.



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