



## CASE STUDY

*“We’ve been able to expand our client base without adding staff.” - Senior Vice President of Benefits Consulting*



### AT A GLANCE

#### CLIENT PROFILE

- Health Insurance General Agency
- California
- Group & Individual Employee Benefit Products & Services

#### CHALLENGES

- Account management team inundated with processing mid-year eligibility changes
- Limited capacity to grow client relationships

#### REQUIREMENTS

- Accelerated employee benefits processing without sacrificing quality or accuracy
- Scalable service model to accommodate volume fluctuations

#### PATRA SOLUTIONS

- Patra OnDemand Employee Benefit Eligibility Services

#### POSITIVE OUTCOMES

- 25% new client capacity increase per account manager
- Strengthened client relationships through omni-channel engagement
- Improved agility to support emerging client and market demands

### CHALLENGE

Amid an ever-changing health insurance market, agencies that exhibit strong adaptability is a sure-fire way to outperform the competition. It’s why a California-based general health insurance agency decided to conduct a thorough review of its account management team’s workflows to pinpoint opportunities to achieve greater efficiencies and improve customer experience. The agency belongs to a national, independent collective of 180 like-minded insurance leaders whose collaborative approach sets them apart from other national firms and employee benefits practices. “The collective is the 11th fastest-growing broker in the United States; our agency is the first or second largest producer of small businesses,” said the agency’s senior vice president of benefits consulting.

Despite the agency’s stellar performance, the senior vice president saw opportunities for improvement. “My account management team handles retention,” she said. “They weren’t engaging employers as often as they wanted.” Leadership developed a rigorous time study to evaluate workflow processes and identify efficiency opportunities. “Eligibility processing was our biggest pain point, especially mid-year changes,” she concluded.

“Account managers spent about 50% of their day pulling forms from our benefits administration platform, verifying the correct information, submitting to health insurance carriers and following up,” she said. The agency’s efficiency challenges increased when COVID-19 pandemic forced employers to reduce staff headcounts.

### SOLUTION

The senior vice president found a solution when she was asked to lead a team of account managers at a Nevada-based collective member agency. “Collaboration across the collective’s agencies is key to generating fresh ideas,” she said.

While managing the Nevada agency’s client management practices, the senior vice president discovered how Patra’s OnDemand Employee Benefit Eligibility services were critical to the team’s success.



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Everyone said Patra was doing wonderful things," she noted. "I reviewed the benefits processing Standard Operating Procedures (SOP) developed by Patra and thought – this is something my team could really use. I adjusted the SOP to fit my other agency's employee benefits processing needs. Then I called Patra and said, 'We've taken your existing SOP and revised it for our office – let's get onboarded'."

### OUTCOME

Patra's team of employee benefit processing experts became an extension of the account management team. "Now, account managers are focused," said the senior vice president. Providing the same level of service for groups with one or one thousand employees is a core value of the agency. "Patra enabled my account managers to have more touch points with their clients - whether it's face to face, virtual check-ins, e-mail or phone exchanges."

The agency's operational transformation has been a growth catalyst, too. "We've expanded our client base without adding staff, which is key," she noted. "Every account manager increased their new client load by 25%."

### CONCLUSION

Effective on-going employee benefit management is a competitive differentiator. General health insurance agencies stand to gain more market share through quick, effective responses to market shifts, carrier or employer challenges. Patra's OnDemand Employee Benefit Eligibility processing enables agencies to elevate their service models. Agencies can use the flexible OnDemand service model to streamline and simplify a single process or transform the entire employee benefit renewal cycle. Patra's 24/7 processing capabilities are backed by market-leading errors and omission liability assumption. It's a secure, scalable way for general health insurance agencies to gain agility needed to deliver high-touch service to carriers and employers amid a dynamic, complex market.

### ABOUT PATRA

Patra is a leading provider of technology-enabled insurance outsourcing. Patra powers insurance processes by optimizing the application of people and technology, supporting insurance organizations as they sell, deliver, and manage policies and customers through our PatraOne platform. Patra's global team of over 6,000 process executives in geopolitically stable and democratic countries that protect data allows agencies, MGAs, wholesalers, and carriers to capture the Patra Advantage – profitable growth and organizational value.

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**Senior Vice President  
of Benefits Consulting**

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**25%**

**NEW CLIENT INCREASE  
PER ACCOUNT MANAGER**