

Arkansas Carrier Capitalizes on the Opportunity to Automate Benefits Enrollment and Billing for Members



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

Largest Health Insurer in Arkansas Offers Personalized Services to its Customers

Founded in 1948, Arkansas Blue Cross and Blue Shield is the largest health insurer in Arkansas, serving approximately one-third of the fully insured market in the state. Headquartered in Little Rock, the carrier and its affiliates have more than 2,700 employees and take pride in offering personalized services to their customers. Arkansas Blue Cross offers a range of automated systems to its employer groups, brokers and individual insurance customers to keep up with the demand for electronic solutions.

Mountains of Paper Hindered Enrollment for Thousands of Employers Across the State

As today's healthcare customers are becoming more experienced and comfortable with the Internet, they are also expecting more from the services they receive. Arkansas Blue Cross, using a primarily paper-based system for benefits management, wanted to capitalize on the opportunities for automated systems.

Arkansas Blue Cross has thousands of employer groups across the state, which is divided into seven geographic regions. Each employer group previously mailed and faxed enrollment forms to and from Arkansas Blue Cross. This method usually led to lost applications, illegible data and delayed effective insurance coverage dates for members.



We needed to make sure we were keeping up with our members by staying abreast of technology trends in the healthcare market.”

*Leann Rogers Welbourn,
Regional Executive for Arkansas Blue
Cross and Blue Shield's Regional Office*

The Benefitfocus Platform™ Streamlines Enrollment, For More Accurate Insurance Coverage Data

Arkansas Blue Cross partnered with Benefitfocus for its extensive suite of Web-based solutions. The Platform, privately labeled *BluesEnroll* for Arkansas Blue Cross, became the first service they adopted in 2003. An online enrollment system delivered via the Internet, it supports Open Enrollment, new hire enrollment, ongoing maintenance and COBRA administration.

Arkansas Blue Cross wanted to further automate its business processes and decided to take advantage of additional Benefitfocus solutions, including the Benefitfocus eBilling Application™ and data exchange services. These solutions seamlessly integrate with Arkansas Blue Cross' *BluesEnroll* platform. eBilling is a comprehensive Electronic Invoice Presentment and Payment (EIPP) system which eliminates the inefficiencies and high costs of paper-based billing. It presents Arkansas Blue Cross customers with faster access to their invoices because it eliminates the lag time associated with printing and mailing paper statements.

The data exchange services within the Platform offer Arkansas Blue Cross a more efficient method for transmission and transformation of employee benefit eligibility data from its employer groups to the carrier in a HIPAA-compliant format.

The Platform Raises Arkansas Blue Cross' Customer Expectations

Adopting the Platform has helped Arkansas Blue Cross enhance its customers' expectations. "By eliminating all that paper, *BluesEnroll* has given us the ability to better serve and focus on our consumers," said Rogers Welbourn. "Changes made in the system are streamlined as well. We no longer have to wait 14 days for adjustments to take effect; they are evident within 24 hours."

Arkansas Blue Cross' employer groups also use Employee Self-Service for Open Enrollment. For many employer groups, the owner of the company is also the HR administrator, making a manual and paper-based Open Enrollment period especially tedious. Introducing Benefitfocus technology has allowed their HR administrators more time to focus on other strategic initiatives.

Rogers Welbourn stated, "We have raised our customers' expectations with the introduction of these tools. Our level of service has improved and we are staying ahead of the curve."