

# Largest Insurer in the Mid-Atlantic Region Discovers a Simplified Enrollment Process



## CareFirst BlueCross BlueShield Provides Large Variety of Benefit Offerings

CareFirst, Inc. is the not-for-profit, non-stock, parent company of CareFirst of Maryland, Inc., and Group Hospitalization and Medical Services, Inc. affiliates that conduct business as CareFirst BlueCross BlueShield (CareFirst). The company is the largest healthcare insurer in the Mid- Atlantic region of the U.S. With more than 5,000 associates throughout the region, CareFirst provides high-quality healthcare services to its members through a variety of benefit offerings and services. CareFirst serves more than 500,000 members in the Federal Employees Health Benefits Program and has the largest enrollment in that group in the nation. As part of its effort to constantly improve service, CareFirst sought to adopt an automated system to serve its members more efficiently.

## Manual System Led to Mounds of Paper and Data Entry Challenges

CareFirst was serving its members with a paper-based method of benefits management. The carrier traditionally handled enrollment of employer groups and members over the phone, by mail or fax, resulting in paper forms from more than 3.4 million members. This process also created substantial paper storage needs and often produced inaccuracies and billing challenges.



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Cross Blue Shield Associate Vice  
President of Broker Sales

As CareFirst grew market share, the number of employer groups it needed to implement into its system grew. “The amount of clerical work was monumental,” explained Shekar Subramaniam, associate vice president of Broker Sales for CareFirst BlueCross BlueShield. “Not only were additions and deletions performed manually, but any changes required hands-on intervention.”

CareFirst wanted to cut down its enrollment processing time, reduce inventory of paper applications and increase the ability to quickly make changes and renewals year-round. The company decided to turn to Benefitfocus to help achieve its goals.

### CareFirst Connect Modernizes Process with Simplified Benefits Enrollment

Benefitfocus met with CareFirst to discuss their needs and offered the Benefitfocus Platform™. The Platform simplified the enrollment application process for CareFirst with an automated solution delivered via the Internet. The solution streamlined all the information from CareFirst’s members into the insurance carrier’s system electronically.

Its One-to-Many database design easily integrated with employer groups’ payroll and HR systems. They could easily handle election additions and deletions online. CareFirst elected to use COBRA manager functionality within the Platform to help employers manage former employees’ benefits.

In addition, the Platform was customized and branded for CareFirst as CareFirst Connect. This presented a seamless user experience for the company’s members. In addition, CareFirst chose to take advantage of multilingual capability.

### Benefits Administration Time Savings Provide Competitive Advantage

After converting to an online system, CareFirst experienced a 30-40 percent reduction in time spent on benefits management. “With Benefitfocus, we have the ability to quickly upload massive numbers of employer groups to the system,” stated Subramaniam. “Time spent on internal distribution is drastically reduced as well.”

Enhanced efficiency was just one of the advantages of switching to an electronic solution. CareFirst also started to realize the competitive advantages they gained in the market with the Platform. Delivering accurate data faster allows CareFirst to exceed their members’ expectations. This allows the company to maintain a competitive edge over other insurance carriers.

“The feedback we have received has been very positive. Our employer groups get into the application for the first time, see how easy it is, and they are very impressed,” shared Subramaniam. “That is the most rewarding part for CareFirst.”