

## ● Univers Helps Nation’s Top CDHP Marketer Enhance Consumerism Mindset of Its Employees

### Client

SHPS, Inc., the premier workplace marketer and administrator of Consumer-Driven Health Plans (CDHP), based in Louisville, Kentucky

### Challenge

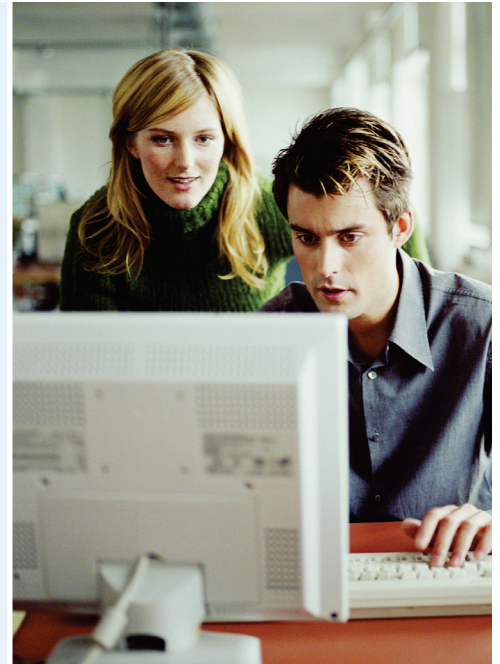
To communicate the advantages of healthcare consumerism, and to transition a majority of employees to one of two CDHPs

### Solution

One-to-one, on-site enrollment meetings with Univers benefit counselors, including interactive laptop presentation powered by ResourceOne; one-to-one call-center support also available

### Results

- Increase in CDHP participation from about 38% to more than 97%
- 90% of employees surveyed had a better understanding and appreciation of their benefits after meeting one-to-one with a Univers counselor



### Bringing the Consumer-Driven Health Care Message Home

SHPS, the nation’s premier provider of solutions to promote and administer Consumer-Driven Health Plans (CDHPs), has helped hundreds of companies instill health care consumerism among their employees. But when Charles Beck joined the company as senior director of Total Rewards and Human Resources, he was struck by an anomaly: about two-thirds of SHPS employees were enrolled in a managed health plan, such as a preferred provider organization (PPO).

Though SHPS is unmatched in its ability to help employers transition to consumer-driven health care, consumerism is something its own workforce still needed to grasp. Beck explains, “We wanted to create a consumer mindset among our employees. While we had market-proven communications resources to help meet this objective, we really felt the one-to-one, personal interaction would accelerate the learning process.”

SHPS had been offering employees one CDHP, which it called the Consumer Choice plan. With this enrollment, it would offer a second Consumer Choice plan to give employees even greater flexibility in choosing a premium and “out-of-pocket” combination best for them. SHPS objective was to increase Consumer Choice participation from 38 percent to at least 80 percent. The company believed employees would gravitate to Consumer Choice if they understood the cost advantages of making their own health care decisions — as opposed to having those decisions made by a health insurance carrier.

**“Univers was excellent to work with, not only in terms of its project management but also in its ability to seamlessly incorporate all of our employee data into its enrollment program (ResourceONE) and adapt to changes that came up.**

— Charles Beck  
Senior Director of Total Rewards and Human Resources, SHPS, Inc.

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## Communicating a Clear Message One-to-One

SHPS selected Univers Workplace Benefits — who had helped many organizations successfully introduce CDHPs — to help the company achieve its goals. Univers and SHPS developed a curriculum and presentation to convey the value of the consumer-driven health care options and explain the features of the entire SHPS benefit package. All of SHPS' benefit plan information and the educational presentation were incorporated into ResourceONE, Univers' proprietary electronic communications and enrollment platform.

Univers benefit counselors visited each of the company's seven locations over the course of three weeks to meet with SHPS employees one-to-one. The counselors gave an interactive, full-color presentation via laptops, customized for each employee. During the one-to-one meetings, the counselors explained how consumerism reduced medical costs and how this positively impacted their own personal bottom line. After covering health care, benefit counselors then went through the rest of the employee's benefit options, which included two voluntary products.

Employees at remote locations or those who couldn't attend an on-site enrollment meeting were handled through Univers' call center. The call center also enrolled employees who were unable to meet with a counselor at their location.

## Results Include High Participation and Client Satisfaction

Prior to the enrollment, about two-thirds of SHPS employees were enrolled in a PPO plan. When the enrollment was complete, more than 97 percent of the 1,313 employees who elected health insurance during the open enrollment period chose one of the Consumer Choice plans, considerably exceeding SHPS' expectations. And more than 90 percent of employees who participated in the survey stated they had "a better understanding and appreciation of the benefits SHPS offers" as a result of their one-to-one meeting.

Beck concluded: "Univers was excellent to work with ... we received everything we were promised and more."

To learn more about Univers Workplace Benefits:

- Send an e-mail to [casestudy@universworkplace.com](mailto:casestudy@universworkplace.com)
- Visit us on the Web at [www.universworkplace.com](http://www.universworkplace.com)

**"The Univers call center was a great resource, as it allowed us to reach people working from remote locations and also enroll people who had missed the face-to-face enrollment."**

— Charles Beck  
Senior Director of Total  
Rewards and Human  
Resources, SHPS, Inc.