

# New health plan? No problem

How to prepare for an easy transition

**R**elax — a smooth transition from one health plan to another is attainable. Rather than settling for a less-than-satisfactory health plan experience, look for a company that makes the transition seamless for you and your employees.

“A health benefits company with an effective account service team can make switching companies as easy, simple and hassle-free as possible,” says Linda Jones, manager of account services at VISTA Healthplans. “As soon as an organization selects a health benefits company, the account service team goes into action.”

*Smart Business* spoke with Jones about the issues involved in changing health benefit companies and how a health plan’s service team can make the transition hassle-free.

## Why is it important to choose a health plan with an effective transition service team?

Employers and employees want to move from the current health benefits company to the new one while maintaining their desired level of service. A dedicated account service team (AST) can tell employers exactly what they should expect and make sure the process is seamless.

## What is the first thing an AST does with a new company?

When a business selects a new health benefits company, AST representatives meet with the benefits administrators to clarify which employees will be receiving benefits. This includes taking note of the number of employees, the employees’ shifts and site locations, including the territories of field employees and the building locations of office employees.

The AST can then work with the employer to develop an open enrollment strategy. The goal of effective ASTs is to meet every individual’s requirements. This includes assisting employees with the transition out of their existing health plan and planning, promoting and conducting open enrollment for the new health plan.

## How does an AST inform employees about new benefits coverage?



**Linda Jones**  
Manager of account services  
VISTA Healthplans

At some companies, direct mail, e-mail or phone contact is most effective. At others, enrollment meetings at worksite locations have a greater impact. If employers need enrollment meetings during evening or weekend shifts, a dedicated AST should be available to assist.

Although health plan Web sites contain a vast amount of information, an AST should also provide printed materials. In addition, it’s important that an AST use the appropriate language(s) when communicating with employees.

## How does an AST ensure that employees sign up for the correct health plan?

Personal attention makes all the difference. AST representatives can visit with employees one-on-one and discuss their specific health care needs at onsite visits. Employee concerns can vary from filling current prescriptions to keeping a favorite doctor to coverage for a college-age child. An AST representative can answer employee questions and employees can contact an AST representative following the site visits to have their questions answered by someone who knows and understands them and their specific health plan options.

## What other ways can account service teams help facilitate a seamless transition?

When AST representatives meet individually with employees, they not only make sure that employees sign up for a new health plan that best meets their needs, but they also make sure that no one experiences a disruption in coverage. This includes discussing any current medical issues and planning how to avoid a lapse in coverage.

AST representatives may encourage employees to get prescription refills right before they switch plans. This helps assure that a prescription does not run out before an employee is able to see his or her new health care provider. Additionally, AST representatives will encourage employees to meet with their new physician(s) soon after the switch so that they can develop a personal relationship and provide a health history.

If an employee has medical equipment, like a wheelchair or specially equipped bed, an AST representative can help ensure that medical equipment is provided by the time the new health plan coverage becomes effective. Assistance is also provided to parents with insured dependent children in college to make certain that the student(s) receives coverage where they reside.

## How do health plans ensure a seamless transition?

Some health benefit companies have a welcome unit that sends kits to inform new members about how to get the most out of their health plan. Health benefit companies that send identification cards and/or offer downloadable temporary identification cards on their Web sites also help facilitate a smooth transition. Additionally, AST representatives that regularly communicate with the benefits administrator help make sure a smooth transition takes place and address any concerns that might arise during the process.

**LINDA JONES** is manager of account services for VISTA Healthplans, responsible for membership growth and retention of large employer groups, account maintenance and service performance for key clients. Reach her at [Linda.jones@vistahealthplan.com](mailto:Linda.jones@vistahealthplan.com).

Insights **Health Care** is brought to you by VISTA Healthplans