



Quality of Service Key to Healthcare Outsourcing

Healthcare employers are pressed to offer superior benefits services to a workforce with unconventional hours, insider knowledge, and plentiful opportunities for employment elsewhere. BY MARC MOSCHETTO

No matter where you turn, no matter what channel you flip to or what newspaper you read, the steady drumbeat of negative economic data is inescapable. The hardships created for the financial services, homebuilding, and consumer-oriented businesses are many and well documented. However, one of the most vital sectors of our economy is also feeling the pinch and yet there have been few mentions of the challenges faced by hospitals and healthcare institutions.

Even before the current economic crisis began to take root, HR teams in healthcare organizations were already feeling pressure due to the persistent and ongoing shortage of qualified nursing staff. The extensive use of overtime pay and reliance on agency-based nurses and other temporary staffing methods have further placed HR-related strains on healthcare organizations. As a result, HR has been put under the microscope as the organization responsible for stabilizing the workforce and reducing costs.

Add to this situation the skyrocketing cost of healthcare and the economic state, and the perfect storm of sorts is brewing. As with every obstacle, however, comes opportunity. For HR teams serving healthcare organizations, outsourcing benefits administration will yield reduced costs, increased engagement, and the ability to make better-informed decisions for employee and employer alike.

Outpacing wage increases, healthcare costs take a significant bite out of employee paychecks. What's felt by the worker is magnified many times over in the case of the respective employer's bottom line. As a result, many organizations continually search for opportunities to reduce costs and improve the employee experience. Since most healthcare organizations' HR departments are already overcommitted, the financial ramifications, legal complexities, and real-time "what if" nature of employee benefits means the function is better outsourced than kept in-house.

Healthcare workers don't usually sit behind desks, and their work shifts rarely coincide with corporate schedules. Recognized and rewarded for putting the needs of others before their own, these workers are more apt to meet the critical care needs of a patient than take time for themselves. It's imperative to work with an outsourcing partner that can provide integrated decision support tools and resources to help these workers make decisions that are best suited to their personal needs. The online tools should have the ability to help the individual determine the relative merits of choosing one benefits plan over another from multiple angles: premium costs, out-of-pocket costs, in-network versus out-of-network fees, and limitations, etc. Sophisticated outsourcing providers are also pro-

viding a rich and dynamic user experience such as interactive personalized charts instead of simple plan comparison tables.

Because healthcare employees are challenged by their work environment and busy schedules as to how they'll access benefits information, the outsourcing provider also needs to provide a full range of communications tools. To fully understand the financial implications of a benefits decision, as well as the related range of services, healthcare workers need to be fully informed about their choices. While traditional communications such as posters in the workplace and printed correspondence sent to an employee's home address still have merit, savvy benefits outsourcers drive benefits decisions via the web. This approach reduces cost and provides an "at your fingertips" experience that includes communications about plan options, decision support tools, and access to a help desk online.

In instances where healthcare workers don't have web access at work or at home but want to discuss enrollment options or have a detailed existing scenario that needs human intervention, they'll expect their employer to work with an outsourcing partner that provides access to an HR service center. In the case of the healthcare market, the employee is a well-educated consumer as they're exposed to the real-life impact of benefits issues in their workplace on a daily basis, so the quality of the person on the other end of the phone is critical. As a result, the call center needs to be staffed and available 24/7 with professionals who can answer questions, help employees understand nuances of the plans available or coverage within a plan they have already chosen, and perhaps provide basic advocacy functions with a high level of expertise.

By investing the time and energy necessary to provide employees with the resources they need to reduce healthcare costs, increase the comfort level with their elections, and ensure that their families will be adequately covered, employers can gain significant dividends on many levels. A happier workforce is more engaged, more loyal, and more likely to think twice before seeking work at another institution. And in the highly competitive healthcare sector, delivering the right prescription of benefits to these highly trained workers will also reduce the high costs of sourcing and recruiting these scarce resources. **HRO**

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