



Customer Story

Faster growth through consistent carrier connectivity



COMPANY

Decisely

LOCATION

Roswell, GA

BUSINESS

Benefits brokerage and HR technology solutions for small businesses

IDEON SOLUTION

Enrollment and member management API



The Challenge

With easy-to-use brokerage and technology solutions, Decisely promises, and delivers, to small businesses a simple way to handle employee benefits. By 2021, however, Decisely ran into an industry-wide challenge that threatened its ability to deliver a seamless benefits experience.

A Communication Problem

The problem was in communicating group and employee enrollment data to health insurance carriers and other benefits providers. Every carrier wants this information delivered differently. Some needed PDF forms filled out and emailed. Others required Decisely to enter each employee's information into a web portal. Still others allowed the company to send group and member information using electronic data interchange (EDI), but even that involved unique formats and file requirements.

“Our biggest issues were getting everything done right, the same way, every time.”

These data exchange challenges are common throughout the benefits ecosystem, creating inefficiencies and



Web portal
entries



Multiple
EDI formats



PDF forms
emailed

limiting scalability for HR and benefits platforms like Decisely.

“Every carrier has its own flavor of EDI with its own nuances,” says Gerald Nichols, Decisely’s Vice-President of product management. “Our biggest issues were getting everything done right, the same way, every time. We decided that **if we were to grow with the speed and scale we planned, we would need to find a way to handle enrollments consistently.**”

Indeed, Decisely found a way to enroll groups faster and more accurately than ever before—while maximizing their existing operational resources.



The Solution

When the Decisely operations team learned about Ideon's new enrollment solution, their interest was piqued. The tech company had long used Ideon to automate their small group quoting process. Now Decisely had the opportunity to set up one API connection to Ideon, which would handle the transmission of group and member enrollment information to dozens of carriers. "Once I saw that I wouldn't have to worry about the nuances of how each carrier wanted enrollment data, we jumped on Ideon's solution," Nichols said.

Working Together

Decisely connects to Ideon via an API that is consistent across carriers, replacing numerous carrier-specific formats and file specs. "With EDI, I had to have different people dedicated to each carrier," Nichols explains. "Now I can train a handful of people in Ideon, and they can control the world. Sending to Kaiser looks the same as sending to MetLife and Guardian."

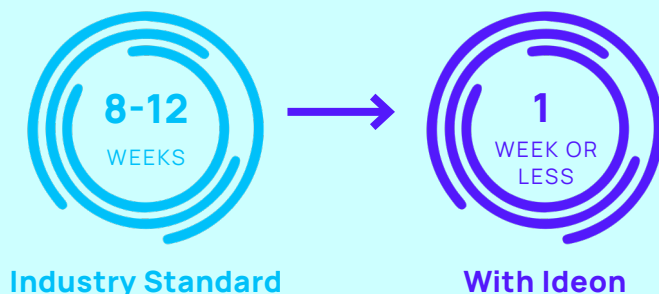


Ideon API

Also significant is the automation of once-manual processes. Ideon's API enables Decisely to exchange data with some carriers that had previously required enrollment information to be manually entered on their websites or on PDF forms.

Integrating to Ideon's API, Nichols says, was about speed and efficiency, too. Decisely is now setting up groups in significantly less time than direct EDI connections and has eliminated several time-consuming tasks. "When we got a new customer, before partnering with Ideon, we'd have to call the carrier to get file specs, build the file, send a test, get the results, send another test, get more results, and then after several more times

Carrier Connection Set Up



in that loop, we'd finally be able to start sending production files," noted Nichols. "There seems to be numerous departments to coordinate with at the carrier, and sometimes it takes an inordinate amount of time."

Using traditional EDI, it would typically take Decisely six to eight weeks to enroll a group's employees when connecting to a new carrier. With Ideon, Nichols says, it takes no more than a week. The difference is just as significant when adding a new group to a carrier Decisely has already worked with. "If it's a carrier we're familiar with, Ideon can help get a group live in a couple of hours instead of a week," Nichols says.

The Impact

Scalability was the original goal — an objective, Nichols says, Decisely has achieved. But consistent carrier connectivity has also yielded significant operational and user experience benefits.

From an operational standpoint, Decisely's enrollment team is now more efficient. "There are fewer forms to fill out, less manual case processing, less calling and emailing carriers to confirm

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something was done," Nichols says. "That gives us a lot of time back."

The impact is especially significant at the end of the year, when most companies enroll and renew their benefits plans for the next year. "It's always hard to get the right resources in the fourth quarter," Nichols says. **"Ideon allows us to scale faster and handle year-end volume with ease."**

Client Results

Decisely's clients benefit too. Ideon's technology ensures critical data—such as social security numbers and dependent information—is in sync between carrier systems and Decisely. The result: more accurate billing, and employees can count on coverage when they need it.

"Employees are getting benefit cards in a timely manner, and they aren't sitting at a doctor's office being told they don't have coverage because the data hasn't gotten to the carrier yet," Nichols says. "When the data is in sync, everybody wins."

Moving forward, Nichols expects to shift as much of Decisely's book of business over to Ideon as possible. **"We have aggressive growth plans — and we'll be able to meet those by putting new business through Ideon's API."**



The Ideon Advantage:

With Ideon, Decisely was able to achieve the following:

- One consistent API format for numerous carriers
- Less manual data entry
- Increased operational efficiency
- Faster group setup
- Greater scalability
- Fewer critical data discrepancies
- Better client experience



ABOUT IDEON

Ideon is the way health insurance carriers and employee benefits providers connect with new technology partners to deliver seamless consumer experiences at every stage of the member journey. We are not the websites or apps you use to choose a plan or find a doctor. We are the infrastructure, the 'pipes,' that simplify the complex exchange of quoting, enrollment, and eligibility data between carriers and the technology partners so that they can, in turn, deliver health and employee benefits to hundreds of millions of Americans everyday. Our APIs transmit billions of data points between InsurTech and insurance carriers, powering an amazing benefits experience for all.

Faster. Better. Awesomely.

Get in touch.

Leverage Ideon's APIs and expertise to enhance your end-to-end digital solutions and create powerful user experiences for your members.

Contact your Ideon sales representative or send us a note at sales@ideonapi.com.