

SIX s **TO ASK** BILLING

What to **ask** when choosing the right voluntary worksite carrier.

GETTING YOUR BILLING DONE RIGHT IS IMPORTANT.



How important? The No. 1 reason brokers are changing carriers for their clients is because of discrepancies in billing.¹ It all starts with asking the right questions before working with a carrier. Go ahead. Ask us!

01 WILL BILLING ACCURACY BE AFFECTED BY THE BENEFIT ADMINISTRATION SYSTEM?

Given different industries have unique and often complex pay schedules, will your billing system be able to adapt to my unique requirements and present me an accurate bill? Is your billing system separate from the administration system so that it's not tied to the administration system's schedule for accurate, real-time reporting and changes?



02 HOW FLEXIBLE IS YOUR BILLING SYSTEM?

Since no two businesses are the same, how flexible is your system to provide data to meet my business needs? Can it accommodate my unique payroll and accounting structure in terms of timing, data and layout?



03 CAN YOUR BILLING PLATFORM HANDLE CONSOLIDATED BILLING?

Since many payroll systems provide a limited number of available spots for payroll-deducted benefits, and would require an investment to develop more, can your billing system consolidate billing for all my benefits so I don't have to limit my benefits package?



04 WHAT KIND OF SUPPORT IS OFFERED?

What kind of resources are available to help resolve any problems I may have? Whom should I contact in the billing area with my questions?



05 CAN COVERAGE CONTINUE IF AN EMPLOYEE CHANGES JOBS?

With employee turnover, how easy is it for employees to continue payment for their coverage?



06 HOW ARE ANY OVERPAYMENTS HANDLED AND WHERE DO REFUND CHECKS GO?

Can overpayments as part of a mathematical error or a deduction error be returned to me immediately when payment is processed? If a policy is canceled or an employee is no longer with my company, will there be administrative work on my part to get them their refund?



¹Eastbridge Consulting Group, Inc. Broker Opinions of Voluntary Carriers Spotlight Report — March, 2013.