

# ADP Carrier Enrollment Services



A comprehensive, fast and efficient way to manage health insurance enrollment transactions and carrier premium payments

ADP Carrier Enrollment Services use ADP's proprietary systems, which are highly customized and devoted exclusively to managing insurance activities and multiple benefit health plans. Dedicated ADP client administrators, who draw upon an extensive knowledge base and wide-ranging experience with companies in diverse industries, provide additional assistance.

Their practical knowhow and ADP's proven technology offer highly comprehensive solutions for clients' unique health plan administration needs.

## Enrollment Reporting

With ADP Carrier Enrollment Services, ADP manages the processing of ongoing enrollment transactions by functioning as the liaison between the client and its health plan carriers. Value is added by carefully auditing and editing the client's enrollment information to ensure the health plan carriers receive complete and accurate data. This reduces the number of employee issues that can arise from erroneous or delayed enrollment. ADP also audits the data against the client's business rules to ensure the integrity of the data.

Enrollment reporting is provided in conjunction with ADP Carrier Enrollment Services, or, for inactive participants, with ADP's COBRA administration services. It is not available as a stand-alone service.

## Premium Payment Processing

ADP Carrier Enrollment Services provide a cost-effective process for centralizing, consolidating, validating, analyzing and

resolving issues related to carrier premium payments. These services are available for active, retiree and COBRA populations for:

- Medical
- Dental
- Vision
- Prescription services

ADP acts as the liaison between the client's administrators and carriers, identifying data trends and problems. To enhance the client/carrier relationship, ADP edits the clients' data for accuracy and consistency, calculates premium rates and adjustments, verifies the data, and sends payments and eligibility reports to the carriers. Premium payments are transferred to the client's health plan via automatic clearing house (ACH) within 24 hours of receipt from the client.

ADP provides consolidated financial reports that track payments not only to the carriers, but also internally to the client's cost center or client division.

Clients will benefit from cost savings in:

- Carrier administration
- Administrative staff
- Systems maintenance
- Systems upgrades
- Customer service
- Mail
- Printing
- Banking
- Procedural updates
- Document storage

## Features

- Provides efficient administrative processes
- Manages ongoing health insurance enrollment transactions using comprehensive editing and auditing processes
- Provides dedicated ADP client service administrators and Interactive Voice Response (IVR) and Web self service tools
- Makes timely and accurate payments to carriers
- Consolidates data related to paying premiums to carriers
- Furnishes flexible and consolidated financial reporting
- Utilizes seamless, tested carrier interfaces
- Uses proven technology
- Remains current with existing laws and regulations
- Links with other ADP solutions

## Benefits

- Relieves workload strain on staff and resources, permitting concentration on more strategic functions
- Reduces number of employee issues arising from erroneous or delayed enrollment
- Allows participants to change data or get answers to questions virtually 24 hours a day
- Eliminates overpayments to carriers and ensures continued participant coverage
- Supplies efficient “one-stop shopping” for cost-effective solutions
- Gives management critical information for making strategic decisions
- Ensures timely and accurate participant enrollment
- Lets clients leverage ADP’s vast investment in technology, reducing in-house needs for costly equipment and maintenance
- Reduces risk of noncompliance
- Interfaces with other ADP systems to build comprehensive benefits solutions

## TODAY ADP

- Serves over 30 million employees worldwide every payday
- Touches another 15–20 million employees through benefits and HR services
- Serves 5,000 large employers (with more than 1,000 employees), including both public sector organizations and multi-national companies
- Moves half a trillion dollars annually through payroll and tax operations
- Prepares and submits employers’ quarterly payroll tax returns to about 2,000 U.S. federal, state and local regulatory agencies
- Stands as the only information technology company and one of only a handful of global companies with a “AAA” rating from the leading investment ratings agencies