



PLANNING FOR PPACA OPEN ENROLLMENT: WHAT TO EXPECT THE SECOND TIME AROUND

PLANNING FOR PPACA OPEN ENROLLMENT: WHAT TO EXPECT THE SECOND TIME AROUND

By Abbe Sodikoff, Senior Vice President and
Health Sales Manager

OPEN ENROLLMENT FOR THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA) IS RAMPING UP FOR ITS SECOND YEAR. DESPITE OVERCOMING THE CHALLENGES AND SPEED BUMPS OF THE INITIAL ENROLLMENT YEAR, HEALTH INSURANCE ORGANIZATIONS ARE ANXIOUS TO SEE HOW THE SECOND ITERATION WILL PAN OUT. ALREADY, MANY INSURERS FEAR THAT THE 2015 ENROLLMENT PERIOD WILL PROVE TO BE MUCH MORE DIFFICULT THAN LAST YEAR'S INAUGURAL PERIOD.

The initial implementation of the PPACA overwhelmed many insurers with an unparalleled volume of applicants. Despite months of preparation, insurers found themselves struggling to keep up with the demand. Even outsourcing venues were tapped out as a potential resource, leaving many organizations scrambling to find additional support to assist them. In fact, staffing increases within the health insurance industry due to the demands of PPACA open enrollment resulted in employment gains normally unheard of. The health insurance industry now stands at record high employment, with 496,400 professionals currently employed—an increase of 31,700 in the past two years.¹ The PPACA's stimulating effect on the health insurance labor market is expected to continue as the industry moves into its second official enrollment period and insurance organizations focus on staffing for the expected demand.

2015 PPACA ENROLLMENT PERIOD FORECASTS

Concern is growing as the 2015 enrollment period approaches, with insurers fearing that this year will prove to be rockier than the initial enrollment period. Scheduled to run from November 15, 2014, through February 15, 2015, the 2015 open enrollment period will be three months shorter than the initial season, creating concern over the anticipated influx of new sign-ups and healthcare plan renewals in a shorter time span.

The second iteration of
PPACA enrollment will run
from **November 15,
2014**, through **February
15, 2015**.

¹U.S. Bureau of Labor Statistics, August 2014.

The 2014 enrollment period saw more than 8 million people sign up for insurance coverage through various state and federal exchanges. However, failure to pay monthly premiums and voluntary drop-outs brought the actual enrollment closer to 7.3 million.² In addition, many of these individuals were previously insured via individual plans. As a result, there are still an estimated 25 million or more individuals within the U.S. needing health insurance. Add in an increase in fees to two percent for remaining uninsured and it is projected that nearly 5 million additional individuals will be signing up for coverage during the 2015 period.

“Insurers fear that 2015 will prove to be rockier than the initial 2014 enrollment period.”

This enrollment period will also mark the first year that these newly insured individuals will need to renew their coverage. Having successfully navigated the initial enrollment, many of those 7 million recently insured individuals will be taking advantage of their learned knowledge to re-evaluate their current plans and shop around for additional options. As a result, many healthcare insurers are spending time re-pricing and renewing their products in order to stay competitive.

RAMPING UP FOR 2015 OPEN ENROLLMENT

Despite the focus on a “run lean” business environment, healthcare organizations must concentrate on adequately staffing themselves in order to successfully weather the upcoming open enrollment period. Already, business functions such as customer service, member advocacy, marketing and enrollment are expected to be areas of immense need during the 2015 period as consumers navigate the renewal process and insurers look to compete for new customers.

The key to success in this environment is preparation. Organizations looking to keep ahead should focus on lining up crucial partnerships and bringing on additional staff to assist with the increased workload. Local and contract talent, healthcare staffing resources, and overseas outsourcing venues are all options to provide necessary personnel. But what is the best choice for your organization?

PREPARING FOR DEMAND WITH INTERIM TALENT SOLUTIONS

Interim support solutions such as local and contract talent are great options for organizations looking for an immediate response to critical and often unforeseen workload situations. These individuals are flexible, highly qualified and able to be deployed quickly. Due to the workload influx that is all too

²Modern Healthcare. ACA open enrollment for 2015 causing anxiety for plans, providers. <http://www.modernhealthcare.com/article/20140913/MAGAZINE/309139987>.

common during a standard enrollment season, many trained enrollment professionals are already available to assist on an interim contract basis. Organizations looking for assistance can opt to hire local and contract talent skilled at helping companies meet their in-demand, time-sensitive needs. However, finding qualified professionals can be a time-consuming task. Fortunately, there are a number of solutions that enable already busy organizations to outsource their hiring to a staffing partner.

Insurers looking to bring on staff may want to consider partnering with a staffing firm. This relationship enables organizations to hold personalized control over development and the length of contract, while taking away the time-consuming task of finding and sourcing potential professionals. In addition, the firm is responsible for all sourcing, screening and testing, freeing up time for the insurance organization to focus on other urgent tasks. Both boutique staffing firms—those with a specific industry focus—and generalist search firms are available to provide the necessary staff.

While generalist firms can certainly provide staff to assist with projects, these professionals may or may not have industry experience and most likely will need to be trained in order to begin working. A boutique firm, on the other hand, often has unique access to a database of insurance professionals that can be drawn upon to fill a client's needs. This provides organizations with highly-skilled insurance professionals that can jump right in and get started. Regardless of the option selected, the staffing firm will often conduct employee orientation, manage payroll and other HR issues, and handle all support necessary to get the local and contract talent on-site and ready to go.

Another option for organizations looking for much-needed talent is outsourcing. Outsourcing allows a company to bring on personnel without having to handle any training, which is covered by the partner organization. The partner is also responsible for all personnel issues and the management of key performance metrics. However, outsourcing does require businesses to give up a certain amount of control over their processes and performances. This can be problematic for organizations looking to maintain a cohesive, streamlined approach to their project.

The key to a successful outsourcing relationship is to find a partner that shares your core values. Organizations should focus on finding an outsourcing company that is capable of developing and managing a successful relationship built on communication, support and accountability. This will enable

The 2014 PPACA enrollment period saw **more than 7 million** people sign up for health coverage.

However, there are still an estimated **25 million** individuals in the U.S. without health insurance.

insurers to take advantage of the pros outsourcing provides while negating any issues revolving around operational quality and business integration.

All of the above options are viable strategies for insurance organizations looking to staff themselves for the 2015 enrollment period. In fact, organizations may consider implementing a strategy combining multiple talent sources as a contingency plan to ensure sufficient staff to meet the market demands.

In order to successfully weather the upcoming healthcare enrollment period, insurance organizations need to prepare themselves. By utilizing available resources and bringing on additional staff, insurers will have a readily accessible talent buffer to assist them as they navigate what is sure to be a busy enrollment period. ▲

ABOUT THE AUTHOR: *Abbe Sodikoff is senior vice president and health sales manager of The Jacobson Group, the leading global provider of talent to the insurance industry.*

To further discuss this topic or if we can serve as a thought leader in your talent-related endeavors, don't hesitate to contact Abbe at +1 (800) 466-1578 or asodikoff@jacobsononline.com.

Insurance Talent

JACOBSON

The Jacobson Group is the leading global provider of insurance talent. For more than 40 years, we have been connecting insurance organizations with professionals from the board room to the back room on both a permanent and temporary basis. We offer a variety of solutions from executive search, professional recruiting, emerging talent and RPO to temporary staffing, subject matter experts, and onsite and offsite operations support. Regardless of the need or situation, Jacobson is the insurance talent solution.

For more information, please contact:

The Jacobson Group
+1 (800) 466-1578
www.jacobsononline.com