









The perks of **outsourcing** benefits administration

When deciding whether to outsource your benefits administration or change to a new partner, it's important to consider each piece of the puzzle and how it impacts your responsibilities, internal capabilities, staffing, and budget.

	Thinking about taking it in-house?	Considering a benefits administration partner?
 Compliance and legislation	Requires additional legal staff or counsel to monitor, decipher, and provide actionable steps to maintain compliance.	Includes guidance and experience with current regulations and new legislation, including retroactive solutions like we saw with COBRA subsidies from the American Rescue Plan Act (ARPA).
 Integrated benefits package	Multiple technology platforms and services may be needed in order to provide a holistic benefits offering, including ACA, HSA, FSA, COBRA, direct bill, and more.	Offers fully integrated solutions that streamline processes, improve data integrity, and support HR teams through a single technology platform and service experience.
 A customized employee experience	Limited customization options for complex organizations including naming conventions, relationship types, enrollment navigation, custom messaging, and more.	Allows complete control of your benefits site, resources, and educational materials. Provides employees with a personalized experience and the ability to take control of their benefits.

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 <p>Security</p>	Does not always include HIPAA compliance capabilities, leaving your organization at risk.	Compliance and government regulation support to reduce risk and improve data integrity.
 <p>Data exchanges</p>	Internal employees are left to decipher 834 files including troubleshooting and resolving discrepancies. Turnover can increase the risk of maintaining data transfers if these employees leave.	Carrier exception reports, retroactive changes, eligibility movements, and more are reported. Discrepancies are identified and resolved quickly and accurately.
 <p>Technology enhancements</p>	Advanced technology features such as chatbots, mobile apps, AI, decision support tools, and individual customization are usually unavailable or limited.	Enhanced features, customizations, and options are a focus to encourage participation, reduce employee questions, and provide a state-of-the-art experience for employees.
 <p>Staffing needs</p>	Technical knowledge of systems and the downstream impact of changes, change control management and testing, regulatory changes, and more are left to internal employees. These needs often require additional staffing and turnover can lead to an increased need for training.	Typically offers a primary point of contact (supported by the necessary experts and technology) who knows your organization well and can provide consultative support without adding internal staff. Additional experts can be added to your account to support changes such as merger and acquisition activity, upgrades to systems, carrier changes, etc.
 <p>Annual enrollment</p>	Annual enrollment tasks, carrier deadlines, and payroll updates are left to internal teams.	Includes support with enrollment, eligibility, plan comparison, dependent verification, targeted employee communications, and more.

Benefits are complex, but administration doesn't have to be.

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