

TREXIN CASE STUDY

REMIEDIATING BROKER COMMISSION PAYMENT PROBLEMS

Trexin helped a leading regional healthcare insurer respond to growing pains degrading the broker experience.

BUSINESS DRIVER

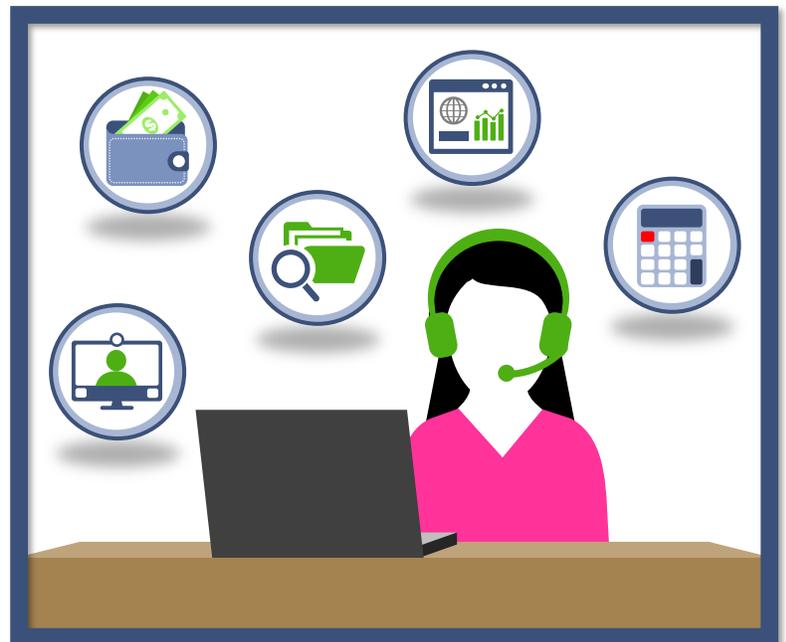
A mid-sized healthcare insurance company that rapidly expanded into several new states by strategically entering ACA exchange markets that other Payers were avoiding, grew its base of commissionable brokers by more than 300% over a six-year period. As a result of that growth, the company began to experience problems with commission payments, which were further complicated by a heterogenous environment that was a legacy of business unit autonomy. To assist its internal team, the company's Operations leader asked Trexin to lead a broker ecosystem assessment to evaluate its people/skills, processes, and technologies; establish a future-state vision for the broker experience informed by industry best practices and the company's strategic direction; perform a root-cause analysis on identified commission payment issues; and develop an actionable roadmap for capability enhancements to remediate the issues and realize the future-state vision.

APPROACH

To ensure full alignment with the company's business goals and strategy, the project approach was based on Trexin's Assessment, Strategy, and Roadmap methodology, which is a three-phase strategy execution framework. In phase 1, Trexin interviewed numerous internal stakeholders and conducted voice-of-the-customer sessions with several independent agencies and brokers. This allowed us to quickly inventory the current state, gathering extensive details about commission payment problems, and begin to formulate tactical responses. In phase 2, Trexin translated the tactics into a consensus-driven future-state vision for the broker experience, which included a root-cause analysis of the payment issues. In phase 3, Trexin then defined a two-year roadmap of projects to address the immediate commission payment issues and then subsequently enhance the broker experience.

RESULTS

The engagement was successfully completed in an accelerated six-week timebox, culminating in an execution-ready roadmap consisting of more than 20 projects, carefully sequenced and prioritized to fully resolve all current commission payment problems, as well as unanticipated future problems, within nine months. Root-cause analysis indicated that organizational, procedural, and technological complexity was resulting in chronic and cascading problems that were no longer conducive to break-fix support. A more proactive approach to repair and further enhancement was prescribed, with numerous recommendations for specific process and technology simplifications and more holistic, end-to-end development, testing, and operational support.



CONTACT US

Chris Bloomer

Healthcare Practice Lead

chris.bloomer@trexin.com

(612) 963-3902