Benefits Modernization in Government & Education

A Buyer's Guide for Eligibility & Enrollment Technology and Services

Presented By Benefitfocus

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Introduction

Employee benefits for organizations in government and education are now more complex than ever before. Many types of plans have integrations with multiple partners and multiple systems that require extensive administrative support and robust member communication. Administrative fees, implementation and audits make these programs costly, and evolving legislative requirements often change without additional funding. This challenge is compounded by the unions and member advocacy groups that continuously lobby for better benefits, reduced rates and a better overall member experience.

Human resource managers with limited resources must often split their time between managing these complexities and critical talent management efforts. Similarly, larger self-insured health plans also have claims review management, site-of-care decisions and fiduciary responsibility to the taxpayer on their plates. Meanwhile, employee populations in this sector have become accustomed to the rich benefits you offer, resulting in unintended consequences such as lower benefits literacy and less-than-optimal utilization of those benefits.

How do you manage this complexity and drive better benefits engagement without overwhelming the team administering those benefits at a cost you can afford?

In government and education, where complexity is perhaps highest, eligibility and enrollment technology and services offer a massive opportunity for organizations and institutions to achieve the efficiency needed to manage benefit programs that are competitive with the private sector, while empowering active employees and retirees to make the best care decisions for themselves and their families. The most effective of these solutions enable you to transform benefits from a cost center to a strategic business differentiator. This platform partner does not serve as a conformist, but rather as a true partner to grow with you for the long-term.

About This Guide

The selection process for an eligibility and enrollment technology vendor is equally as complex as the administration of benefits for your various employees, their dependents and retirees. The list of requirements is extensive, but essential to adequately address the complexity you face and the scale you need. From features and functionality to service and support, this guide outlines important factors you should cover in the evaluation of an eligibility and enrollment technology and services vendor. This guide will provide the focus, specific capabilities and criteria to consider to help you best assess and differentiate your vendor options. You'll learn how to identify the solution that can best support your organization and ultimately enable you to:

Improve year-round employee engagement and guide better benefit decisions.

Streamline administration to satisfy the needs of your various employing units and legislative directives.
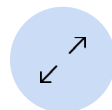
Expand benefit programs to recruit and retain top talent.

Control rising health care costs and improve employee health outcomes.

Use the guide to help develop a strong and comprehensive RFP or as a benchmark for re-evaluating your current solution.*

*While this guide provides a strong framework for a potential RFP, it should be evaluated against your specific requirements and regulatory constraints. Benefitfocus does not offer tax, legal or medical advice, and to the extent tax, legal or medical issues are raised you should seek the advice of counsel.

The Fundamentals

Key fundamental qualities to look for in a prospective eligibility and enrollment technology and services vendor include:

Technology Delivery. A commercial platform with a cloud-based, Software-as-a-Service (SaaS) delivery model provides a configurable, scalable solution that can be tailored to your organization's unique requirements and evolve with you, while also providing the flexibility to address changing regulations and delivering new features and functionality on a regular basis.

Benefits Expertise. Extensive knowledge and experience serving clients with similar complexities and structures to your organization, with dedicated support teams across product development and customer service specialized in delivering employee benefits to government and education employers.

Ecosystem. Established data integrations with specialized applications, including your current payroll and HCM software, along with an expansive array of insurance providers, streamlines business process and provides greater data accuracy and timeliness, while enabling your organization to offer a competitive benefits package without adding administrative burden.

Support. Dedicated support center that employees and their dependents as well as retirees can rely on to answer questions pertaining to enrollment, life event changes and other benefits-related inquiries.

Professional Services. World-class implementation and customer support model ensures a consistent and seamless experience for ongoing support along with reliable transparency, rapid issue resolution and opportunities to share feedback for improvement.

Data Quality. Proven rules framework and optimized configuration that enforces business rules to accurately calculate deductions, dates and eligibility as well as automate data transmission, validation and delivery.

Analytics. Data-driven tools and artificial intelligence provide actionable insight into your organizations' benefits program and inform strategic decisions around plan design, employee engagement, cost control and more.

User Experience. User-focused design that creates an intuitive environment for employees and administrators to complete benefits-related tasks.

Mobile Access. Full mobile enrollment and benefits management capabilities—optimized for both smartphones and tablets—to bring the level of convenience that your employees expect.

Desired Capabilities

Below you'll find an extensive list of key capabilities needed to optimize enrollment and eligibility at your organization or institution. Included are key questions to ask prospective vendors across six overarching areas:

1. Service & Support

2. Employer Administration Functionality

3. Compliance

4. Reporting & Analytics

5. Enrollment & Eligibility

6. Engagement & Communication

Service & Support

Desired Capability	Description	Questions to Ask Vendor
Company experience	Gives peace of mind that the eligibility and enrollment vendor has a proven model to support the complexity and scale of government and education entities	What is the length of time the vendor has been supporting government and education clients? What percentage of your customer base are government and education entities? Can you provide a list of customers for whom you provide similar services? How many of these customers are equivalent in size and complexity?
Operations at scale	Validates that the eligibility and enrollment vendor can show their ability to scale operations to support both a small and large number of lives on the platform	What are the number of members enrolled and types of products supported by those customers with similarities to ours? What processes do you put in place to handle scaling up service and support during peak time periods such as open enrollment? How many concurrent users can the platform handle at one time? Can you outline your ability to securely send and receive multiple file transfers to/from multiple employer locations, benefit carriers, state or institutional entities, and other third parties? How are upgrades and updates made to the platform?
Account management	Provides insight into how the eligibility and enrollment vendor will support you after selection	How will your account be managed after implementation? Who are the key people and lines of authority How is your account governance structured and delivered? What's your process for conducting an annual review of the open enrollment process? How does the vendor measure customer satisfaction? Does the vendor have a customer engagement portal?

Desired Capability	Description	Questions to Ask Vendor
Agency support services	Provide first-level service to all of the health benefit representatives across each of the employing units or institutions you support	How will you support our individual employing units/institutions? What types of support do you offer our health benefit representatives? Through what channels can you provide support (e.g., phone, email, chat, etc.)?
Member support services	Extends your HR/benefits team throughout the year with one-on-one support to give members the guidance they need to fully utilize their benefits	What is the staffing model for support services? How will you support the current and future number of covered lives? What types of year-round support do you offer to members (e.g., benefit detail explanation, life event changes, beneficiary updates etc.)? Through what channels can you provide support (e.g., phone, email, chat, etc.)? To what extent are support resources trained in our benefits program? What certifications/qualifications do support resources possess? What are the hours of availability for your support resources? Do you offer extended hours during open enrollment? Do you offer multi-language support? How will calls be directed when members rely on the use of TDD/TTY or other resources to communicate in lieu of standard telephone calls? Can you provide insight and metrics on your support volume and quality?
Administrative services	Enhances efficiency through additional human support resources that can provide verification, processing and reporting of benefits-related activity	What types of administrative support do you offer (e.g., life event changes, dependent eligibility, print fulfillment, etc.)? Do you offer HSA/FSA/HRA administration services? Do you offer COBRA administration services? Do you offer direct billing administration? To what extent are support resources trained in our benefits program? What certifications/qualifications do support resources possess?

Employer Administration Functionality

Desired Capability	Description	Questions to Ask Vendor
Administrator toolset	Provides a user-friendly way to monitor enrollment progress and initiate tasks through a central hub for benefits administration	Describe the level of administrative oversight enabled by the platform. Is the administrator environment accessible 24/7/365? Does the administrator environment include data visualization and enrollment reporting tools? Are we able to view the status of data exchanges into and out of the platform? Can the platform automatically notify administrators to complete enrollment approvals and other related tasks?
Automated task management	Simplifies complex transactions with intuitive workflows and tools for election approvals, life event changes, new hires, etc.	What types of transactions can be automated through the platform? Can benefit elections be approved and transmitted in real time? Describe the process for active member qualifying life event changes. Describe the process for new hires, terminations, rehires, COBRA, LOA, FMLA, QMSCO, etc. What reports can we run relevant to the above types of transactions?
Internal system integration	Synchronizes enrollment data with your payroll and HCM, eliminating redundant data updates to process withholdings and payroll deductions for your members	How does the platform transmit elections/cancellations to our payroll system? Can the platform sync member data with information in our existing HR systems? Can we set up single login access to the platform through our HR system of record? Can payroll files be set on a frequency to match our pay cycles and processing needs? How are payroll discrepancies managed? How do you help manage, track and notify us of retroactive premium payroll reductions?
External system integration	Enables you to manage all your benefits in one place, including consumer-directed healthcare accounts, by automatically transmitting enrollment information to all of your insurance carriers	How does the platform integrate with our core benefit providers? Are you able to manage consumer-directed healthcare accounts within the platform? Can the platform support and translate multiple file formats? Are we able to view the status of data integrations to and from the platform?

Desired Capability	Description	Questions to Ask Vendor
Automated billing and payment	Reconciles your enrollment and billing data, automates adjustments and provides flexible payment options to help you efficiently and accurately manage your monthly billing processes	Can the platform automatically generate invoices to submit payment to our insurance providers?
		Can the platform customize self-bill reports to meet our specific needs?
		Does the platform enable consolidated billing to present the total amount due for all our benefits in a single invoice?
		Are you able to remit a single payment across all of our carriers and vendors?
		What individual payment options are supported beyond payroll deduction (e.g., bank draft, credit card, etc.)?

Compliance

Desired Capability	Description	Questions to Ask Vendor
Member ACA notification	Ensures that members receive the information required to disclose under the ACA	Can members access their Summary of Benefits and Coverage (SBC) through the platform?
		Can the platform identify and capture specific reasons members opt out of coverage?
		Can we deliver Form 1095-C and 1095-B to members through the platform and capture electronic acknowledgment from them?
		Do you offer paper form fulfillment?
		What reports can we run relevant to the above?
		Are members able to access their tax forms from a mobile device?
IRS reporting	Enables you to provide the IRS with required information about the type of health coverage offered to your eligible members, the cost of the coverage, the entity providing the coverage and which individuals are enrolled in coverage	Does the platform support Form 1094-C, 1095-C, 1094-B and 1095-B reporting?
		Does the platform enable electronic transmission of these forms to the IRS?
		Can administrators view individual and bulk access to forms?
		Does the platform enable electronic completion of W-2 cost of benefits information?

Desired Capability	Description	Questions to Ask Vendor
Federal, state, local and education regulation compliance	Ensures that the platform is flexible enough to address federal, state, local and education-specific regulations and nimble to accommodate any change in policy and/or statutes	What's the process for addressing specific regulations? Is the platform ADA compliant (following with the Electronic and Information Technology Accessibility Standards associated with Section 508 of the Rehabilitation Act)? Does the platform comply with current accounting standards (i.e. GAAP, OPEB, etc.)?

Reporting & Analytics

Desired Capability	Description	Questions to Ask Vendor
Data integration and warehousing	Consolidates data from your insurance carriers, TPAs, payroll, eligibility, PBM/pharmacy, wellness, biometrics, disease management, billing and other systems to provide on-demand access to all health and benefits information in one location	What types of data sources can be integrated into the platform? How is data loaded, mapped and validated? What is the frequency of data updates? How long does it take to process, load and aggregate data? How long does historical data stay available? How do you measure data quality? Do you provide reporting on data quality?
Data visualization	Organizes data in an easy-to-consume dashboard format, using graphs, charts and other infographics to present the pertinent metrics of your health plan and member population to provide a clear understanding of the state of your benefits program	Describe the accessibility and readability of data within the platform. What types of metrics can be presented? Can the data view be configured based on our needs? What data filters can be applied (e.g., date range, location, relationship, etc.)? Does the dashboard provide interactivity and drill-down to specific data elements?

Desired Capability	Description	Questions to Ask Vendor
Reporting and analysis	Overview and drill-down into the details behind your dashboard metrics, providing in-depth insight on plan participation, utilization, cost drivers, trends, etc., to pinpoint what's driving costs, predict future spending and identify specific areas for improvement	What types of detailed reports can be created through the platform? Does the platform support ad hoc reporting? Can reports be scheduled, saved and shared (across departments or other vendors)? Can we run reports on the individual and plan level details? Does the platform enable stop-loss reporting? Are trends and benchmarks incorporated for comparison? Can the platform provide insight and recommendations based on reporting results?
Clinical risk assessment	Uses predictive modeling to pinpoint high-cost individuals, monitor chronic condition care, assess plan risk, predict future costs and identify potential gaps in care	Can the platform generate predictive risk scores? What is the risk scoring methodology and frequency of updates? Can data be stratified by risk score at the member and population level? Can member biometric data be incorporated?
Plan modeling and forecasting	Allows benefit administrators and analysts to test different plan designs by creating "what if" scenarios, adjusting co-pays, deductibles, benefits, inflation, member populations and other variables to accurately forecast the impact of plan design changes	What types of plans can be modeled? How are model results determined? What types of variables can be adjusted for modeling? Is the modeling tool intuitive to use? Does your plan modeling technology use actual claims data?
Consulting services	Offer additional resources to help interpret data, research plan design changes, or just dig deeper into your data for answers to specific questions	What training do you offer for your data analysis tools? Do you offer any custom reporting services (e.g., design reports for us)? What certifications/qualifications do your consultants possess?

Eligibility & Enrollment

Desired Capability	Description	Questions to Ask Vendor
Member enrollment functionality and environment	Conveniently provides a single source for members to select health coverage	Can you describe the capability for multiple member classifications (e.g., active members, retirees, dependents, etc.) to enroll, make plan changes, view different tiers of enrollment?
		Can members enroll in every benefit for which they're eligible, including HSAs, through the platform?
		Do you have the capability to handle dual enrollment events (i.e., where one event is effective immediately and the other event is effective at a later date or both events are effective upon the same date)?
		Is the enrollment environment accessible 24/7?
		Can members complete enrollment and/or make changes due to a life event through their mobile device?
Eligibility management and verification	Enables you to accurately track member eligibility throughout the year to determine which individuals qualify for coverage	How is benefit eligibility enforced (for full-time, part-time, variable-hour, retirees, dependents, etc.)?
		Can the platform calculate look-back periods for our hourly workforce population?
		Can the platform automatically cancel coverage for newly ineligible members and automatically notify members of eligibility changes?
		How does the platform enforce wait period requirements?
		How does the platform enforce FSA/HSA limits?
		How does the platform enforce dependent eligibility? Do you have the ability to support ongoing dependent verification?
		How does the platform handle valid QLE changes throughout the year within the timeframes mandated for the qualifying event?

Desired Capability	Description	Questions to Ask Vendor
Enrollment navigation	Guides members through enrollment with an intuitive, personalized experience based on the enforcement of business and eligibility rules that present members only with information and tasks that apply to them at an individual level	Does the platform feature a one-thought-per-screen enrollment workflow to prompt task completion? Does the enrollment workflow include mandatory fields, acknowledgments and confirmation statements? How can members track their progress as they move through enrollment? Does the enrollment workflow include contextual cues for relevant benefits? Can educational videos be incorporated at relevant points in the enrollment workflow? Do you offer chat options to provide on-demand enrollment support? To what extent can our administrators customize the enrollment workflow and content?
Recommendation engine	Sorts/filters plans and packages based on member profile and preferences to simplify the decision-making process	Can the platform capture member risk preferences and tendencies for plan filtering purposes? What specific preferences/criteria are used for plan filtering? Does the enrollment workflow feature side-by-side plan detail comparison? Can the platform deliver a best-match plan/package recommendation, based on member input?

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Communication & Engagement

Desired Capability	Description	Questions to Ask Vendor
Employee benefits portal	Conveniently provides a single source for members to select health coverage	Is the portal accessible 24/7/365?
		What types of content can be presented through the portal (e.g., benefit details, paystubs, total compensation statements, HSA balance etc.)?
		Can the portal be configured to reflect our organization's brand and style?
		Describe any out-of-the-box content, and the source of information.
		Does the portal support custom content generation, publishing and editing?
		To what extent can content be personalized based on the individual member?
		Does the portal support multi-language content?
		Do you offer any content management services (i.e., set up the portal for us)?
Educational video	Efficiently delivers benefits information in a convenient and consumable format, communicating relevant messages to promote organizational culture, introduce wellness programs, explain impacts of new policies, legislation, etc.	Do any videos come standard on the portal?
		What topics are covered by videos, and where does the information come from?
		Do you offer custom video production and delivery?
		How are videos accessed and presented?
		Do you offer multi-language videos?
		Are we able to track video views of videos within the portal?
		Do you offer the option of hosting videos on a site that members and their dependents can access without a username and password?
Messaging capabilities	Enables you to create and push personalized content throughout the year via email, push notification or text message to communicate pertinent benefits-related information and prompt/confirm action related to enrollment, changes to personal information or an off-cycle change in benefits	Describe message generation, scheduling capabilities.
		Is the platform smart, meaning it's able to trigger specific messages to be sent to members based on data (i.e. the birth of a child, when a member or dependent reaches a specific age, etc.)?
		Can messages be tailored to specific audiences? How?
		Through what channels can messages be sent?
		Can messages be configured to reflect our brand and style?
		Do you have any pre-written messages that come standard?

Desired Capability	Description	Questions to Ask Vendor
Mobile app	Gives members instant, anytime access to benefits information on their mobile devices	Do you offer a native app for anywhere, anytime access of the platform that's supported on both iOS and Android devices? What types of content can be presented through the app (e.g., benefit details, paystubs, total compensation statements, HSA balance, etc.)? Can notifications be pushed to members through the app? Does the app support video playback? How is the app accessed? Can members complete mid-year enrollment within the app as a result of a life event change? Can members use the app to capture and upload verification documents through their device's camera?
Engagement metrics	Enables you to track user engagement activity and obtain feedback from members on your benefits program, helping you make strategic communication and content decisions	What types of user activity can be tracked through the platform? Are you able to see how often members engage with the platform? Are you able to track which device and/or operating system is used to access the platform? Can the platform help us survey members on various aspects of their benefits experience?

Additional Considerations & Questions to Ask

🎧 Retiree Support

Government and education organizations are unique in the fact that retirees bring an added complexity to their HR and benefit processes. You need a vendor that can support these complexities and remove the burden off your team.

1. **Does the vendor offer management of both pre and post-65 benefit enrollment including Medicare Advantage? What about split family coverage administration?**
   It's important to understand if the vendor will be able to support the intricacies related to retirees and options available to them as they move throughout different stages of life.

2. **How does the vendor interact with the retirement administration system?**
   You want your members to have a seamless experience with their benefits as they move throughout different stages of life. Your vendor should be able to offer Single-Sign On (SSO) capabilities from the enrollment platform to the retirement administration system as well as transmitting deduction files so your team doesn't have to.

3. **Does the vendor offer auto enrollment for retirees? What about communication tools?**
   Auto enrollment gives your retirees peace of mind that they will not have a lapse or gap in coverage when they retire. Plus, it creates administrative efficiencies, especially when managing a large number of member lives. Your vendor should be able to outline their capability to provide auto enrollment for retirees.
   When approaching retirement, your active employees want and need to know what to expect when it comes to the transition along with any important required actions. So, in addition, your vendor should offer communication tools such as automated email messages and/or paper fulfillment services that are triggered based on eligibility.

4. **Through what channels can you provide retiree support services?**
   Your retirees need and deserve the same level of service as your active members. Your vendor should be able to outline the channels they provide to give retirees the guidance they need to fully utilize their benefits with one-on-one support through a call center, telephonic enrollment options, and more.

5. **How do you handle Medicare policy reconciliation?**
   This is an area that should not be discounted when determining vendor capability to manage Medicare eligibility information across eligibility and enrollment platforms and other systems. Your vendor should be able to articulate their process as well as how they coordinate with your carriers and vendors to eliminate the burden for you.

✹ Flexible Benefits

Flexible or voluntary benefits are increasingly vital to public sector benefits programs as these entities compete with the private sector for top talent. While sometimes managed under a separate umbrella, it's important to know a vendor's capability to integrate both core and voluntary benefits as well as any additional organizational perks into a single platform, providing flexibility to expand benefit offerings.

1. **How does the platform integrate with our flexible benefit providers and wellness vendors?**
   The platform should conveniently provide a single source for members to select health coverage, life insurance and other voluntary benefits, as well as company perks and programs. on data security and compliance.

2. **Can you conduct an assessment of our voluntary benefit offerings and participation?**
   With voluntary benefits serving as a key differentiator for benefit programs, it's helpful to have additional resources you can rely on to help formulate a voluntary benefits strategy as well as assess your current offerings participation and utilization.

Implementation & Transition

Your organization has a unique set of requirements and variables that must be built into an eligibility and enrollment platform. Plus, you likely have a number of benefit administrators across employing units that need to be educated on how to properly utilize the features and functionality of your new platform. You need a timely and accurate implementation, so your HR and benefits team as well as your members can start taking advantage of the new support available to them.

1. **What is the vendor's implementation methodology?**
    An experienced vendor should have a proven approach to implementation—discovery, configuration, testing and deployment—to help ensure an efficient and successful roll out of your eligibility and enrollment technology platform.

2. **What is the vendor's approach to the project management structure and stakeholder communication?**
    With multiple stakeholders and individuals utilizing the platform, your vendor should have a proven project management approach, including an outline of the process for project meetings and status reports, issue management and resolutions, points of contact for issue escalation and resolution, and risk management and change management. Your vendor should be able to articulate their framework for progress measurement as well as how they will communicate with stakeholders throughout the implementation process.

3. **What is the makeup of a typical implementation team?**
    You need to know that your vendor will allocate sufficient resources to your project, and that each component of your implementation will be managed by experienced professionals dedicated to that specific area (e.g., payroll integration, carrier integration, etc.).

4. **How does the vendor approach organizational change management?**
    When it comes to highly decentralized environments, change management can make the difference between successful adoption and usage post implementation. An experienced vendor should have a proven approach to how they will successfully educate and manage change related to each employing unit across the state employer or educational institution and an outline of metrics for gauging success.

5. **What level of training does the vendor provide in advance of platform deployment?**
    It's important to understand how the vendor will educate your administrators on the ins and outs of the platform in preparation for the go-live date.

6. **What percent of the vendor's implementation projects get delivered on time?**
    Although larger projects may have longer timelines, you want to be sure the vendor consistently delivers on time.

7. **How does the vendor collect and maintain version control of system requirements such as premiums, business rules and plan eligibility rules during implementation and renewals?**
    Your requirements and business rules are complex and require something more than a spreadsheet to track, especially when members are counting on you to get it right the first time. Look for a vendor that has a sophisticated online solution to collect, track and reference business requirements.

Security

When you're dealing with protected health information (PHI), a data breach can seriously damage your organization— its brand, its reputation and, most importantly, its people. With such high stakes, you need to know that your eligibility and enrollment provider will keep your sensitive information safe, regardless of when, where and with whom it is shared.

1. **What is the vendor's security philosophy?**
    A company large enough to handle group data should have a dedicated security and compliance team with documented philosophies on data security and compliance.

2. **Are there audits or attestation reports on the vendor available (not just a leased data center)?**
    Many vendors tout their SOC audits, but the audits are conducted on leased data centers. By asking the question this way, you can ensure that the controls and practices of the vendor itself will keep your data safe.

3. **Has the system been properly hardened?**
    System hardening protects the usage of the platform during critical times of year (e.g., open enrollment).

4. **Is data encrypted?**
    Encrypting data at rest is not a required security control for most data. You should ask because this is an expensive undertaking for the vendor and it shows a commitment to the security of group information under any circumstance.

5. **What are the vendor's backup and disaster recovery capabilities?**
    With natural disasters an ever-present threat, you need to know that your vendor is backing up your data with the most modern techniques available.

6. **How strong is user authentication for access?**
    Many recent large-scale breaches could have been prevented with multi-factor authentication methods. You need to ensure that internal networks (outside of production environments) are safe for your data.

7. **What is the scale of investment in security?**
    Proper security means having a team of employees focused on security year-round. Many smaller organizations lump several of these full-time roles into one or two people. To ensure your PHI is secure, look for commitment in this area.

    Enterprise security is a 24/7/365 activity. The security environment changes on a constant basis. You need to know that the safety of your data will be regularly audited by your vendor, its customers and third-party auditing companies.

Platform Performance

You want to make sure the technology you're getting will be fast and reliable. Otherwise you risk at best a frustrating user experience, and at worst a disastrous open enrollment.

1. **What is the average platform response time?**
    Today, individuals expect near instantaneous results when they click something online. Anything slower than 2 seconds is now considered substandard for e-commerce websites, and your eligibility and enrollment platform should not be an exception.

2. **How available was the platform during peak open enrollment times and throughout the year?**
    Open enrollment is a time of heavy traffic and high pressure with little margin for error. You need to know that the platform won't fail you during your most critical time of year. Make sure your vendor has a record of minimal unscheduled downtime.

3. **How is platform performance and uptime monitored throughout the year?**
    Even if your vendor has a history of minimal unscheduled downtime and a phenomenal response time, you want to know that they're not just relying on that past performance, but staying proactive in improving platform performance over time. Find out what processes they have in place to monitor platform performance, and what their plan is if it dips below anything but outstanding.

Conclusion

With a scalable, flexible platform that takes a comprehensive, data-driven and user-friendly approach to enrollment and eligibility management, you can simplify today's complexities and face tomorrow's challenges with confidence.

The capabilities outlined in this guide can help you determine the right vendor to support benefits modernization for your organization, and partner alongside you now and in the future. An eligibility and enrollment technology and services vendor that supports you across plan design, enrollment and engagement empowers you to maximize the value of your benefits program and better serve the valued employees and retirees that provide public service across the country.

More Insight

Interested in learning more about Benefitfocus' Government and Education experience? Visit our **website** to see how we're setting the national standard in eligibility and enrollment technology and services government and education.

For additional resources to help guide your eligibility and enrollment decisions, visit our **resource center**. There you'll find blog posts from industry experts, whitepapers, webinars and original research.

About Benefitfocus

Benefitfocus (NASDAQ: BNFT) provides technology and services that improve the way employers of all sizes manage their benefits investment. Through a combination of powerful cloud-based software, data-driven insights and thoughtfully designed services, we provide employers, their brokers and insurance carriers with a single suite of solutions to deliver a world-class benefits experience. Learn more at **benefitfocus.com**.

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