

MARPAI
health

HOW TO BE A SUPERHERO FOR YOUR CLIENTS

TPA configurability creates flexible, cost-effective options that major carriers can't match





Let's face it - traditional insurance plans aren't particularly exciting to sell. Their limited offerings must fit within tightly defined regulations. There's little incentive to innovate, so plans from any given company largely resemble the plans from any of the others. And that gives you little to sell except price, and price doesn't really help build book or retain customers.

Wouldn't it be great if you could configure plans to meet the specific needs of your clients - quickly and easily? Imagine offering the strengths of multiple networks, ensuring benefits coordination, choosing just the right back-end services to drive the end-user online experience, delivering meaningful employee health statistics - and through it all, delivering measurable savings? Anyone who could do that would be something of a superhero for their clients.

That's the kind of configurability you get from third-party administrator (TPA) plans. But, of course, all TPAs are not alike. So, as you evaluate companies and their offerings, here are five things to look for in a TPA that will make your proposals stand out:





PLANS THAT QUICKLY CONFIGURE FOR THE UNIQUE NEEDS OF YOUR CLIENTS.

Configurability translates into speed. You gain the ability to respond faster to specific customer demands by selecting options already built into plans, with a range of options far broader than those provided by major carriers.

BEST-OF-BREED NETWORKS AND PARTNERS.

There may not be much that you can deliver on behalf of a single-network plan that your most capable clients couldn't get for themselves. But show them the benefits of a plan that brings together the best of multiple networks, pharmacies, PBMs, and healthcare data analytics? That translates to benefits that give measurable value to their employees - and a competitive advantage to their business.

BACK-END SERVICES.

Your clients probably don't want or need the paperwork and red tape that comes with a plain vanilla insurance plan. Look for a TPA who advocates for members, with partnerships and relationships with multiple back-end service vendors who can match the capabilities your clients actually want with minimal disruption or demands on their HR staff.





BENEFITS COORDINATION.

Look for the ability to ensure equivalent benefits across geographies with different regulations. You also want to control services duplication. And, of course, you want the ability to coordinate whether any given plan member should receive any given benefit.

STOP - LOSS AND CLAIMS REVIEW.

TPAs typically work hard to ensure appropriate care and appropriate billing. Your clients gain an advocate who works to reduce unnecessary expenses, with protection against unexpected situations with extremely high costs of care.

PRIOR AUTHORIZATION - PRE - CERTIFICATION FLEXIBILITY.

With some plans, virtually every medical service or procedure requires authorization. But that's not always necessary – and you should be able to offer a plan that allows the flexibility people want to get the care they need. Beyond those capabilities, you need a TPA who understands the challenges that are unique to a consultant in your position – and can partner with you to help overcome them. In other words, you should look for a TPA who can bring you specific advantages:





A CONSULTATIVE APPROACH.

Look for a partner who will listen to your ideas and help you make them work – or work with you to identify other ways to accomplish similar results. You know, the way you do with your clients.

A FOCUS ON YOU AND YOUR CUSTOMERS.

Obviously, you want someone who will find every possible way to deliver savings to your customers. But you also want someone who recognizes that not every component of a benefits plan has to be about financial cost. Sometimes, you can offer something that delivers emotional value, which customers may appreciate even more.

RECOGNITION OF YOUR EXPERTISE.

You know what it takes to be successful in your business. You've developed experience. You've learned what works and what doesn't. You know your clients and understand their unique circumstances and needs. So, seek out a TPA who will value your expertise and partner with you to get results for your clients and you.





CLIENT RETENTION PROGRAMS.

Common plans that are pretty much all alike can be swapped in or out at any time. That is, other than cost, there's nothing about them that can inspire your client's loyalty. The more distinctive and valuable a program is, the harder it will be for anyone else to replicate – and the harder it will be for your clients to abandon in favor of something else.



Businesses see their health insurance and healthcare costs going up and up every year. While major carriers seem content to pass those price increases along to their customers, you can be a hero by recommending self-funded TPA coverage. They'll save money and get higher quality care. And you get to win new business and keep your current customers happy.

Want to know more about what makes a great TPA partner? Contact Marpai Health today. Call us at **(855) 389-7330**, email us at **info@marpaihealth.com**, or visit our web site at **marpaihealth.com**.

