



Ancillary Carrier Services

Product Promotion

Ancillary carriers frequently have a difficult time getting brokers to market their products consistently. It is often much easier for the broker to bundle the medical carrier's ancillary offerings with the medical insurance versus quote and enroll stand alone ancillary offerings offline. Also, brokers are often overwhelmed by the number of ancillary offerings available and may simply forget to include a product quote. Through a carefully implemented process, Ebix/HealthConnect allows ancillary carriers to achieve greater sales—by putting their product in front of the broker each time the broker processes a medical quote and “piggybacking” the ancillary quoting and enrollment process with medical.

Private Label Carrier Portals

Effective sales automation solutions enable ancillary carriers to reduce costs through workflow automation and increase sales through shortened sales cycles, more effective cross selling, higher retention and improved broker loyalty. To assist ancillary carriers develop effective solutions that meet the needs of all constituents (brokers, underwriting, sales, actuarial, and employers/employees), Ebix/HealthConnect has developed three highly configurable modules that address the entire sales and service lifecycle. Through seamless integration between the carrier portal and Ebix/HealthConnect's extensive brokerage client base, Ebix/HealthConnect is also singularly positioned to assist ancillary carriers achieve greater utilization of their sales automation solutions.



Product Promotion

Product Placement: Ancillary carriers place their product information onto Ebix/HealthConnect and gain immediate access to 6,700 agents who produce over 10,000 medical quotes each day throughout 17 markets. Carrier products are placed on the shelf, at the point of sale, right where quoting activity takes place. Most importantly, however, ancillary carriers achieve parity with medical carriers—product information is available at the time the broker processes the medical quote, generated re-using the information already entered for the medical quote, and attached to the medical quote.

Enrollment Connectivity: Connecting to Ebix/HealthConnect's multi carrier enrollment engine, carriers achieve significant increases in accuracy and dramatic reductions in processing time. This efficient solution eliminates the need for tedious paperwork and manual, redundant data entry for all three constituents—carriers, brokers and employers—resulting in a measurable, significant return on investment for carriers. Most importantly, the ancillary plans can be enrolled alongside the medical plans, re-using the same information and simplifying the process for brokers and employers.

Incentives: For brokers who sell the offerings of our Ebix/HealthConnect's ancillary carrier partners, Ebix/HealthConnect provides monetary incentives and/or access to additional features and functionality otherwise unavailable to the broker, further enhancing the value proposition for brokers to sell your products.

Why Ebix/Healthconnect?

Significant Broker Adoption: Ebix/HealthConnect has one of the largest health insurance agency client base in the United States and a proven ability to drive significant broker adoption when entering new markets. As such, Ebix/HealthConnect offers carrier a single point through which they can interact with a significant number of brokers and drive increased business activity.

Unique Product Offering: Ebix/HealthConnect is one of the few small group multi carrier quoting services available in the United States, and has, by a very wide margin, the largest client base, geographic reach and functionality. Accordingly, Ebix/HealthConnect offers the best outlet for ancillary carriers through this particular distribution method.

Superior Underwriting Experience: We "push" our partners' ancillary offerings at all groups, rather than respond to quote requests reactively from selected groups. Also, by definition, products are only offered to groups with medical insurance. As a result, the claims/underwriting experience for products sold through our distribution channel is superior to offerings made through traditional channels.

Proven Results: 10+ years, 50+ carrier implementations, 40+ GAs, 2,700 Agencies, 17 markets and 20 million quotes later, Ebix/HealthConnect is the undisputed market leader in the employee benefits sales and service automation sector with 100% client referenceability.

Success-Based Pricing: Ebix/HealthConnect's principal source of income from our ancillary carrier partners is a percentage of premium for business sold through our system—we only get paid if your product sells, so we are vested in your success.

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Quoting: Ebix/HealthConnect leverages its wealth of expertise to provide carriers an attractive, user friendly quoting system that brokers know and, more importantly, use. All activity is tracked, reported and analyzed. Our Online Quoting system has years of broker requests and enhancements built-in to ensure adoption. The system reduces carrier administration costs, improves broker relations, and has a convincing ROI that immediately impacts the bottom line.

Enrollment: From quoting to case installation in minutes, not days. A seamless, errorless, enrollment is completed online driving increased sales and decreased turnaround times. Each application is recreated in digital format to provide a friendly user interface that is used by the employer, employee, broker, or GA. Ebix/HealthConnect also has several options for delivery to meet every carriers' needs. Carriers can choose clean scrubbed paper applications, digital PDF documents, XML data transfers or full deployment to the carrier's legacy system.

Renewals: Leveraging the quoting and enrollment systems, Ebix/HealthConnect provides a complete online renewals module that allows the broker to quote the renewal as well as options, communicate the alternatives to the client, and then effect the renewal online. Online Renewals automates a service and paper intensive process, lowering costs and increasing persistency.

Integration with Ebix/HealthConnect: By integrating the private label portal with our extensive brokerage client base, Ebix/HealthConnect assists its ancillary carrier partners achieve greater system utilization, increasing sales and lowering costs.

Why Ebix/HealthConnect?

Significant Experience: Ebix/HealthConnect's exclusive focus is providing automation solutions for the sale and service of employee benefits, and we have implemented these types of solutions for over 50 carriers. We have developed significant domain expertise and can deliver a team of uniquely qualified personnel to meet your needs using systems that have been built and refined for over a decade.

Complete and Flexible Solutions: Our suite of solutions cover the entire sales and service lifecycle—from prospect, to quote, initial case installation, service tracking and renewal. These solutions can be deployed on a modular basis, allowing carriers to automate those tasks they feel are important and in the sequence that makes sense for them. Having deployed these solutions for numerous clients, we also understand requirements vary dramatically from carrier to carrier and state to state, and accordingly have built highly flexible solutions that can be customized to meet our clients' individual needs.

Leverage: Ebix/HealthConnect integrates the private label portal with the quoting, enrollment and renewals system that is used every day by our client base of 6,700 brokers, achieving greater system utilization for the carrier and thus enhanced ROI's.

Proven Results: 10+ years, 50+ carrier implementations, 40+ GA's, 2,700 Agencies, 17 markets and 20 million quotes later, Ebix/HealthConnect is the undisputed market leader in the employee benefits sales and service automation sector and is singularly differentiated in our sector with 100% client referenceability. ■



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