



Education Co-op Grows with Technology

Challenge

Prior to working with Businessolver, the Educational Benefit Cooperative (EBC) relied on paper and manual enrollment processes. **This meant that HR staff in each district had to manually enter all employee information into multiple systems, resulting in inefficiencies and increased risk due to human errors.** In addition, their manual billing and payment processes were inconsistent and confusing. As for online or mobile-enabled employee self-service, that wasn't even an option for most districts.

"It was quite a nightmare," said Willow Springs School District 108 Superintendent Frank C. Patrick. **"Nothing is more tedious than putting the same information into multiple databases.** We're a single district with only about 50 employees, but I estimate the administrative burden was costing us around 120 hours in staff time per year."

Even EBC's accounting firm, Baker Tilly, felt the impact of these inefficiencies. "Before Businessolver, I would receive invoices and coordinate payment with each of our school districts through email and spreadsheets," said Senior Accountant Carol Rosborg.

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The Early Days—Achieving Stability

According to Businessolver AVP of Customer Solutions Janeen Tigges, stabilization is often the first thing pooled groups need. **“Especially as co-ops grow, predictability is the name of the game.** The transition from paper-based forms to an electronic enrollment and billing platform was the first step in building that stability, not only for EBC but for their clients as well—a big and important first step.”

Fortunately for EBC, they had a cheerleader to champion this big change—Gallagher Senior Benefits Consultant Nancy Bellosa. “Because she had worked with the Benefitsolver platform in a different role, Nancy was already two or three steps ahead of EBC. **And, she leveraged that experience to ensure they achieved the stabilization they were looking for,**” Tigges said.

“Many school districts weren’t reporting their bills properly,” Bellosa recalled. “But once they started working with Businessolver, the billing became streamlined and EBC immediately started seeing appropriate and consistent billing information.”

Because the Benefitsolver platform automatically adjusts invoices with debits and credits based off changes to elections made on the employee record and reconciles them appropriately to the specific vendor’s billing rules and retro windows, **EBC saved hundreds of administrative hours across the cooperative in their first year.**

And that was something that made accountant Carol Rosborg’s life a lot easier. Recalling the days of seemingly endless emails and spreadsheets, Rosborg said, **“Now, a lot of that work is done for me through automated billing and reporting within the system.** That’s cut down on my email correspondence by at least 90%. Even now that we have 120 districts, there are some I don’t contact directly because payment posting and invoicing is handled through the platform.”

Superintendent Patrick also appreciates the stability Businessolver brought in working with carriers. “Before working with Businessolver, each district would send in what they ‘thought’ they owed to Blue Cross Blue Shield, for example, based on whoever they were counting that month, and somehow throughout the course of the year, it might balance out correctly,” Patrick recalled with a laugh. **“Now, my gosh, it’s much more streamlined and far more accurate.”**

Company Snapshot



Education cooperative
serving K-12 schools in Illinois



Businessolver client
since 2011



Steady growth:

2011: 76 districts with fewer than **19,000 members**

2021: 120 districts with **37,000+ members**



Leveraging Technology for Growth

Providing their clients' employees with the right benefits in the right place and at the right time is an important part of EBC's growth strategy—something Patrick knows well, as he also serves on the EBC Executive Board of Directors. "With a severe teacher shortage in the United States and salaries not always commensurate with the work educators do, **benefits become a very valuable part of the package, and that's an important selling point for us.**" Patrick said.

With the Benefitsolver platform quietly humming along in the background, Patrick says his monthly board meetings can now focus more on discussing plan designs, cost containment and other benefits-related strategies. "Before Businessolver, when people were estimating their bill every month, we spent valuable time talking about these kinds of problems—those that required a global solution. But not now. And that's a big benefit for us. **I mean, who wants to be resolving billing issues all the time?**"

"The billing features of the Benefitsolver platform is what initially attracted EBC to Businessolver, but I knew it could do so much more," Bellosa said. "When I first started working with EBC, for example, only about 10 school districts were using Benefitsolver's employee self-service features. **So, I knew there was a great opportunity here.**" Thanks to the employee-centric design of the platform—not to mention Bellosa's fervent advocacy—more than 50 school districts now take advantage of self-service tools like the [MyChoice® Mobile App](#) and [Action ManagerSM](#).

"Whenever I get a new district, I tell them to turn on self-service," Bellosa said enthusiastically. "**It's almost like having another member on your staff who works for free because employees don't have to call you or fax you a form to manage their benefits.** And if someone is out on maternity leave, for example, and they want to make changes to their benefits using their phone while holding their new baby, they can do all that!"

Patrick agreed that the platform has now become so much more than a billing solution. "Let's talk about ACA reporting, for example. **What you've done at Businessolver to package and streamline the data has been miraculous!** When I talk to people who don't use Businessolver and who are putting those reports together on their own, they're pulling their hair out." Then he added with another chuckle, "But, we're just mildly annoyed.

By the Numbers



70,300 hours saved each year*

**Based on Superintendent Patrick's estimate of 2.4 hours per member per year previously spent minus the estimated 30 minutes required now.*



415 ACA file transmittals sent since 2016



6,000+ automated member messages sent through Action Manager each year



Always Ready for What's Next

During their long relationship with Businessolver, EBC has seen the Benefitsolver platform grow and evolve right alongside them. "When the plan comparison tool came along," Bellosa recalls, "EBC was among the first education co-ops to adopt it. **And it's been a great tool for helping employees select the benefits that work best for them.**"

With 120 school districts, however, Bellosa is the first to admit that each one uses Benefitsolver a little differently. And, as might be expected, almost no district maximizes the full capabilities of the system. But when they're ready to turn on one of those features, Bellosa is right there to make it happen. **"We're a team, and I want to make sure everything goes well."** In 2021, Bellosa helped EBC adopt Sofia, Businessolver's artificial intelligence-powered personal benefits assistant. "When she came online, I was so excited to get to know what she was capable of."

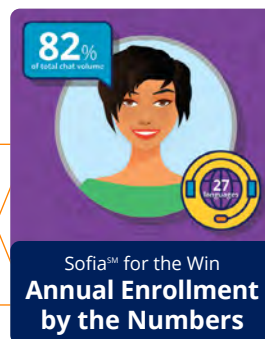
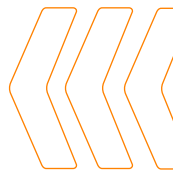
Superintendent Patrick is also looking forward to seeing Sofia in action. "Generally, educators don't know what's in their benefits package. So, when they're making decisions, they oftentimes don't even know which questions to ask. And looking at paper (plan guides) doesn't help them, so **I'm hopeful that Sofia will be a more user-friendly channel and will help guide teachers to make better choices.**"

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*Nancy Bellosa
Gallagher Senior Benefits Consultant*

Learn More

Ready to take a deeper dive? Check out some of these resources.



About Businessolver

Founded by HR professionals, Businessolver's unwavering service-oriented culture and secure SaaS platform provide measurable success in our mission to provide complete client delight. Since 1998, Businessolver has delivered market-changing benefits administration technology supported by an intrinsic responsiveness to client needs. We create client programs that maximize benefits program investment, minimize risk exposure, and engage employees with easy-to-use solutions and communication tools to help them make wise and cost-efficient benefits selections.



Market-Leading Benefits Administration Technology + Innovative, High-Touch Services

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