◆ CLIENT SUCCESS STORY

Consider It Done: When Incompatible Systems Meet, LifeHelp Bridges the Gap

Mercer OnePay Integration Support

Background

The carrier sold to a large employer group that used a third-party payroll deduction platform. During deployment, the carrier and deduction platform identified interoperability issues that caused payroll errors — not a great way to leave a good impression with the client. Knowing their systems weren't flexible enough to be successful, the carrier turned to LifeHelp to serve as technical intermediary between the enrollment platforms, the payroll system, and themselves.

The LifeHelp Approach

After discussion with all involved parties, LifeHelp implemented a series of processes to function as a bridge between all systems. The implemented system did the following:

- Processed incoming enrollment files into LifeHelp's policy administration system
- Generated and delivered deduction files to the deduction platform
- Managed ongoing changes, reconciliations, and payroll transitions
- Direct billed employees on leave to preserve coverage continuity
- Returned employees from direct bill back to payroll deductions upon re-employment
- Terminated coverage for employees who opted not to continue while on leave

Beyond this initial functionality, LifeHelp's position at the center of all data flows gave us unique visibility into each system's behavior and the ability to continually improve. Over time, LifeHelp added:

- Automated recurring reports to look for any potential skew between enrollment platform data, the payroll deduction, and any payments received
- Precisely timed data exchanges to ensure no deductions were sent before they needed to be processed
- The ability to handle enrollment data from multiple platforms, each with their own logic and behavior

Results

$4.7M	16K+	5+	$7M+
PEAK ANNUAL PREMIUM	EMPLOYEES COVERED	ADDED IMPLEMENTATIONS	TOTAL ADDED ANNUAL PREMIUM

Operational Impact

- ✓ Dramatically reduced billing errors and payroll mismatches — the carrier went from issuing refunds routinely to almost never.
- ✓ Eliminated friction between carrier, employer, and platform.
- ✓ Gave the carrier and the payroll platform's internal teams their time back — weekly meetings fighting fires became the exception rather than the rule, reserved for genuinely new developments like open enrollment.

Business Impact

- ✓ Enabled the successful administration of a multi-million-dollar employer group for multiple years, peaking at $4.7 million in annual premium spread through over 16,000 employees.
- ✓ Eliminated the need for the carrier to create costly internal system enhancements, which would not have been sustainable given their existing architecture.
- ✓ Allowed the carrier to easily support business that would otherwise have been difficult or impractical.
- ✓ Became the default solution whenever our carrier partner needed to use this particular payroll deduction system, leading to 5+ additional implementations and $7+ million in annual premium the carrier would have otherwise had difficulty managing.

◆ **TAKEAWAYS**

This kind of problem is more common than it should be — and exactly what LifeHelp is built for. If you're dealing with any of the following, let's talk:

- Third-party platforms with incompatible or awkward technical requirements
- Internal systems that weren't built to support them
- Complex payroll, eligibility, and leave scenarios