

◆ CLIENT SUCCESS STORY

Consider It Done: When the Carrier's System Couldn't, LifeHelp Did

Portability Form Fulfillment

■ Background

A national carrier partner came to LifeHelp with a gap they couldn't close on their own. Their platform was capable of sending portability forms under normal conditions — but system limitations caused it to fail silently for a set of their terminated dependents. Their fallback was to handle portability manually, but they didn't have the internal capacity to sustain it. Notifications were going unsent, compliance risk was mounting, and their client relationship was starting to feel it.

■ The LifeHelp Approach

LifeHelp worked with the carrier to map their process end to end, identified what was missing, and built a solution around their existing infrastructure:

- The partner forwarded each week's eligibility file data to LifeHelp via a pre-existing SFTP connection — no new integrations required.
- LifeHelp's automated intake process pulled in the file, normalized and validated the data, and staged it for processing.
- LifeHelp's custom form generation application produced completed, print-ready PDFs to the partner's exact specifications, including a cover letter followed by dynamically populated product pages reflecting each insured's current elections.
- LifeHelp's operations team handled print and mail for every recipient, backed by a full audit trail confirming that each required notification was sent.
- Electronic copies of every mailed form were returned to the carrier for their records.

■ Results

What the carrier got was a process they barely had to think about — automated, auditable, and running on time every week.

Business Impact

- ✓ Eliminated an ongoing compliance exposure for 6+ groups created by missed portability notifications at the rate of a couple hundred per year.
- ✓ Established a defensible fulfillment record that protects the carrier in the event of disputes.
- ✓ Freed the carrier's internal team from a high-liability task they were ill-equipped to manage at scale.

Operational Impact

- ✓ Guaranteed consistent, on-time delivery of required notifications — every cycle, without exception.
- ✓ Reduced confusion and complaints from affected individuals by ensuring they received the information they were entitled to.
- ✓ Lightened the administrative load for both carrier and employer HR teams.

◆ WHY THIS MATTERS

Compliance gaps like this one rarely announce themselves. They accumulate quietly until a missed notification becomes a formal complaint or worse.

LifeHelp specializes in exactly this kind of work: the low-volume, high-consequence processes that fall between systems and teams. LifeHelp handles them reliably, at scale, without adding complexity to your operations. If something is required and your platform can't deliver it consistently, that's where LifeHelp comes in.