LIFEHELP
Consider It Done

◆ CLIENT SUCCESS STORY

When the Carrier’s System Couldn’t Bill Retirees, LifeHelp Could

Background

A national carrier was close to closing a deal — but winning and retaining it meant taking on a retiree population its systems weren’t built to support. The carrier’s platform was designed around employer payroll deductions, not individual retiree billing, and standing up that capability internally would have meant building it from scratch. The employer, meanwhile, expected its retirees to keep receiving the same white-glove experience they always had.

The carrier turned to LifeHelp.

The LifeHelp Approach

LifeHelp has a long history of performing individual billing, so this was a familiar task. Using its existing administration platform, LifeHelp built a program that provided:

- Dedicated phone and email support, including proactive outreach to unpaid members
- Missing beneficiary designations obtained through customized welcome kits
- Monthly invoices generated and sent, with payments processed by check, ACH, and money order
- Annual billing offered on request to match the employer’s prior experience
- Enrollment, coverage, and beneficiary records maintained throughout the policy lifecycle
- Monthly reporting on payments and beneficiary status
- Fully managed grace periods, lapse notices, and claim intake and submission

Results

The program delivered for all sides of the relationship.

- ✓ Delivered accurate, consistent billing and beneficiary administration
- ✓ Gave retirees responsive, human support tailored to their needs
- ✓ Reduced administrative burden for both carrier and employer teams
- ✓ Enabled the carrier to write and retain the full active and retiree case
- ✓ Eliminated the need to build specialized direct-bill infrastructure internally

- ✓ Protected the employer relationship during and after the carrier transition

◆ **WHY THIS MATTERS**

This is a gap LifeHelp closes for carriers again and again: a carrier’s administration system is often built in a way that won’t support every business opportunity, and building that capability for edge cases is rarely worth the investment. By taking on that piece directly, LifeHelp allowed the carrier to win and retain the larger group without building new infrastructure or turning away business its own systems couldn’t.

That’s the role LifeHelp plays across the industry — the operational partner that fills the gaps that let carriers write and retain business their systems weren’t designed to support.