

Simplifi BenefitsSM

Easy | Affordable | Personal

Overview

Health Care Staffing Companies have traditionally struggled to offer comprehensive benefits to their hourly/per diem care staff due to irregular hours and high turnover. Since the care staffing and nursing workforce is in high demand owners want to be able to have something to make the best staff choose them as “employer of choice”.

Problems

- Low participation rates and high touch administration
- Irregular hours are not conducive to payroll deduction of benefit premiums
 - Employers often will be short premiums due and this causes cash flow issues as well as administrative burdens
- Hard to offer a plan that can meet the needs of all employees – from CNAs to RNs
- Eligibility is based on hours worked and nearly impossible to monitor
- No internal staff to communicate and enroll employees in benefits
- No internal staff to resolve benefit issues
- The biggest issue is that the mere fact that these plans are offered preclude otherwise eligible low-income employees from eligibility in Medicaid, S-Chip and other programs designed to offer comprehensive care.

Simplifi Benefits Solution

Merely allowing employees to pay for their own coverage on pre-tax basis provides major incentive to take all or majority of hours and the employer manages the process automatically through payroll. No advanced payments are made so there are no billing or payroll deduction reconciliation issues.

- Younger, healthy workers find comprehensive medical plans for similar cost as the Mini-Med and can pay for these plans on a pre-tax basis.
- Those with pre-existing conditions can enroll in State or Federal plans, many times with premium subsidies making them comparable in cost to the Mini-Med. Premiums can be paid pre-tax.
- Staff with COBRA policies can continue that coverage but pay for it pre-tax
- Those who qualify for Medicare, Medicaid or S-Chip will be eligible since they are no longer eligible for “employer sponsored insurance”.
- Employer can choose to provide tax free funds to select care staff so they can be reimbursed for insurance premiums and certain medical expenses.
- Increased retention of the best staff means stronger client relationships.
- Become the health care staffing employer of choice in local market

