

BeneStream's affordable enrollment assistance service is a smart response to Coronavirus

Coronavirus has forced companies to think more carefully about how many of their employees or former employees have health insurance. This is especially true of companies that interact with the public.

BeneStream helps employees secure access to the public health insurance coverage they qualify for using our call center to quickly identify those most likely to qualify who are not yet enrolled in Medicaid (in the 37 states that have expanded Medicaid) or for their dependents and pregnant women (CHIP services are offered as an additional option in all 50 states). We provide personalized service to employees to give them the best chance to qualify in an often daunting process. Many states offer coverage for outstanding medical bills to those newly enrolled, going back 90 days. We provide information about food stamp(SNAP) enrollment and unemployment insurance as well.

Many companies have been forced to lay off employees, some of whom are on employer sponsored insurance and are eligible for COBRA. For laid off or furloughed employees, there is a \$40 charge for the first phone based contact with an employee and an additional public health insurance enrollment fee of \$80 per employee household when they secure a public benefit with our assistance.

Many of our clients: long term care facilities, restaurants, retailers, hospitality or other companies that have direct customer contact are struggling to keep their workforce healthy and to keep furloughed employees available for rehire somewhere down the road. There is value to finding the Medicaid qualified employees and helping them enroll.

We have long term relationships with unions to work with their members and their families. We are used to helping working people in transition due to reduction in force that causes them to drop out of eligibility for union sponsored or employer sponsored health insurance. The public health programs are a comprehensive alternative that helps employee families and the economics of health plans at the same time.

Contact diane@benestream.com today or call (212) 231-9718 to discuss the implementation process or to review a draft agreement for COBRA alternative enrollment assistance services. Employers with signed agreements and deposits received can begin implementation within 10 days of hiring BeneStream. Consider removing the financial barriers to testing and treatment for CoronaVirus to decrease risk to your workforce and customers.

