

A blue-tinted background image showing two business people shaking hands over a document. In the foreground, there is a close-up of a document with a grid of numbers and a pen, suggesting financial or data analysis.

# Data Integrity and Accuracy:

Does your Benefits Administration data help or hurt the realization of your strategy?

Key planning questions to ask of your benefits administration technology provider



*At-A-Glance Guide from*  
Empyrean Benefit Solutions

# Data Integrity and Accuracy:

## Key planning questions to ask of your benefits administration technology provider

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One of the most challenging aspects of Benefits Administration today stems from managing the many complexities of employee information from the perspective of preserving data integrity. When choosing an outsourced benefits administration provider – or auditing your current provider – it is important to assess that their underlying technology capabilities and infrastructure is capable of assuring data integrity and accuracy.

We define Data Integrity in the context of benefits administration as maintaining and assuring the accuracy and consistency of employee data over its entire lifecycle. Your data must be as correct and up-to-date as possible, both when going into a system and going forward within the system. Data Integrity is essential because errors or gaps in your data can drive up the cost of unanticipated corrective action. Inaccuracies in data, for example, can cause overpayments for ineligible dependents, wrong tier coverage classification, or misreporting on Affordable Care Act compliance, which can lead to significant penalties in monetary fines.

**This At-A-Glance examines several operational and technological issues that can help you evaluate your benefits administration options in a technology solution that fits your needs.** Posing these questions now will help you set expectations and enable you to make better decisions in seeking to improve your employee benefits administration.

### At-A-Glance Guide *from* Empyrean Benefit Solutions

#### **3 Key Questions to consider in order to improve your benefits administration:**

1. How does your Benefits Administration technology affect the quality of your data?
2. Does your Benefits Administration technology compensate for different inputs of employee data – and check it constantly for integrity and accuracy?
3. As the complexity of your data and operations increase, how do data integrity and accuracy issues affect your department's – and your company's – bottom line?

*Data integrity is a critical measure of how the design, implementation, and usage of any benefits administration technology system functions to manage the storage, processing, and retrieval of data most efficiently and effectively.*

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## How does your Benefits Administration technology affect the quality of your data?

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Data is generated every day by your organization. How your HR and information technology (IT) operations are structured has a significant influence on your data strategy when it comes to improving your benefits administration, handling complexity, and remaining agile enough to accommodate constant changes.

For most organizations, HR professionals are not expected to be especially adept at the nuts and bolts of technology practice and architecture of systems and data flow. In the same way, tech professionals are not expected to know the ins-and-outs of employee benefits issues such as ACA and disability plans. However, we find that the most successful HR teams maintain a collaborative and regular conversation with internal IT staff or their IT provider(s).

**This regular and ongoing dialogue does three things with big payoffs:**

- 1) Technology may introduce organization and process changes to automate or perform existing processes better, faster, and smarter. *Technology should serve you and make your job easier.*
- 2) Technology supported by smart HR knowledge increases the reliability and accuracy of your data. Why? Good technology systems run constant Quality Assurance (QA) checks to catch errors in data. If QA is not being performed regularly or without full understanding of the context to HR operations (i.e. exempt/non-exempt, Union/non-Union), small errors compound over time causing company costs to skyrocket and coverages to be in question.
- 3) When the data in your system is thoroughly accurate, companies are assured of their benefits administration costs, HR professionals can save time through fewer tedious processes, and you can provide a better employee experience.

DATA INTEGRITY AND ACCURACY CONSIDERATION:

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## Does your Benefits Administration technology compensate for different inputs of employee data – and check it constantly for integrity and accuracy?

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When you go to a restaurant and order a meal, your wait staff has a profound effect on your dining experience... just as much as the food itself. Think of your benefits administration technology system as the wait staff helping to deliver your benefits administration strategy. You know you want a running tab of how many plans were served and in what configurations. Your employees want their plans confirmed perfectly and priced correctly. But your employees may choose to order pet insurance (dessert), medical coverage (entrée), elect dependents, and then add on other appetizer benefits. The order should not matter to a well-designed system.

Your benefits administration technology should track those selections accurately and seamlessly for regulatory and compliance needs. A good system is smartly built to track and verify that the right data and costs are aligned with your employees' selections. If an employee makes an election out of order, which is not an uncommon occurrence, your system should be able to understand and adapt to that action, accept the out-of-order election, and make it still work with each employee's data.

When we migrate clients from one platform to the Empyrean Platform, we see where their current technology compromised their data and made it difficult to timestamp, identify missing or incomplete data, or have accurate audit trails for both employee and administrative actions.

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*Your HR operations and Benefits Administration technology should be aligned within your organization. If the planning and processes for operations and technology are siloed, they will likely have a negative impact on your company, employees, and costs.*

Not to mention running accurate regular or customer reports on an ad hoc basis without a lot of extra effort. We also see clients that come to us with inflexible options for managing variable pay frequencies, unable to transfer from hourly to salary/exempt, and vice versa, or easily manage many employee bands (multiple states, union/non-union, etc). When it comes to your benefits administration and providing a solid, seamless employee experience, you should not have to compromise.

DATA INTEGRITY AND ACCURACY CONSIDERATION:

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As the complexity of your data and operations increase, how do data integrity and accuracy issues affect your department's—and your company's—bottom line?

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The needs of your business, your staff, and your employees change almost daily (if not hourly or by the minute!). Your system should be able to handle a rapid rate of change, but also handle the equally rapid rate of complexity that grows with your change. Some legacy systems can handle these changes but only by adding substantial costs and additional personnel. Other technology systems can manage simple plans, but once you introduce complexity into the process, that technology often breaks, causing data errors and requiring a seemingly endless list of compromises.

For instance, an employee may get married, later add children, change salary bands, move to another state... the possibilities are nearly endless, and your system should be able to construct, or reconstruct, the correct pricing and coverage options regardless of how the employee enters the data throughout the process. On the carrier side, smart systems also orchestrate and simplify the organization and presentation of data from different carriers, and manage their different technologies behind the scenes seamlessly.

How is your current system designed to protect the integrity of your company and employee data, deliver flexible and ad-hoc reporting, and predict and resolve data integrity issues? Some legacy technology providers have patched and bolted different systems for a number of years, making it very difficult and expensive for them to handle the multi-dimensional complexity of benefits administration. Other technology companies handle non-complex plans and bands well, but quickly show strains under business or operational changes such as an acquisition or additional benefits or employee engagement options.

Over our nearly ten years of serving leading enterprises, we've dissected thousands of processes to design and engineer the most efficient technology platform available, while understanding key HR processes, maintaining data integrity, and ensuring compliance – even in the most complex of companies and employee scenarios.

**CONCLUSION:**

## **Expect your benefits administration technology to adapt to your needs, not the other way around**

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A properly designed and built technology architecture can handle the many complexities associated with managing and keeping employee benefits up to date. "Under the covers," such a system knows the exact sequence necessary to respond to any event and any contingency with logic handling capabilities – regardless of how an employee proceeds through the benefits administration process.

Getting help from a knowledgeable benefits administrator such as Empyrean is increasingly beneficial to help reduce internal staff burdens, streamline your compliance responsibilities, and provide expertise in managing complex, ever-changing IRS reporting obligations.

**To learn more visit our website at [www.GoEmpyrean.com](http://www.GoEmpyrean.com)**

*All benefits administration providers serve similar business needs, but the technology they use differs greatly and this determines the service outcome – and ultimately the client experience.* Empyrean designed and built its solution from the ground up to ensure the robust flexibility required to adapt to ever-changing client needs and demands. From making ERISA changes and EOI (evidence of insurability), to handling life events that then trickle down to federal and state regulatory compliance needs, the Empyrean Platform has the flexibility and intelligence to adapt to exceptions.

The Empyrean Platform is client-adaptable and puts all processes and employee actions in the right order and with the right determinations, while still compensating for the 100, 1,000, or 10,000+ employee bands of complexity required to get the costs, coverage, and compliance right.

As an HR leader, your professional life is dependent on making sure your employee benefits data is correct, timely, and reliable. We invite you to have a deeper conversation about your current technology system to help you audit your processes and data within those processes. If your system's functionality and data handling processes aren't flexible enough to meet your needs, let's chat. At Empyrean we can demonstrate to you how client-adaptive technology can improve your expectations and employee experience for more effective and efficient benefits administration.

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#### About Empyrean

Empyrean Benefit Solutions is one of the fastest-growing providers of technology and services for managing employee health benefits programs. Empyrean provides enrollment, eligibility management, ACA reporting and other plan administration services to employers, insurance brokers, and healthcare exchanges. Unlike other providers, Empyrean combines the industry's most client-adaptive and configurable benefits technology platform with expert, responsive service to deliver Hi-Touch benefits administration. Visit <http://www.GoEmpyrean.com> for more information.