



CASE STUDY

Marshall & Sterling Keeps ACA Simple with Employee Navigator

Challenge

Marshall & Sterling, one of the largest independent agencies in the country, has been providing insurance to their clients for more than 150 years. Over the last ten years, Marshall & Sterling has paired their outstanding service with Employee Navigator's technology to bring their clients the ultimate all-in-one solution. Dannielle Mattes, Vice President, Manager, Compliance and Client Solutions, says, "Employee Navigator is a big part of our value proposition and a worthy investment."

Employee Navigator proved instrumental for Marshall & Sterling in addressing a significant challenge during the first quarter: compliance with the Affordable Care Act (ACA). ACA season often involves a rush to input employee hours worked, a meticulous review of medical elections, and accurately determining the appropriate codes for 1095 forms. Manual processing introduces the possibility of errors, which may result in substantial fines from the IRS for clients. Dannielle Mattes describes the manual process of ACA as, "groups end up not uploading hours on a timely basis and not classifying employees correctly who may need to be excluded."

"Our approach, on the other hand, combines Employee Navigator with a dedicated team so clients can rest easy knowing they're always in compliance." With 200 clients using Employee Navigator for ACA reporting, Marshall & Sterling makes a typically manual and tedious process automatic.

200

Clients using ACA reporting

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Dannielle Mattes
Marshall & Sterling

Save Time and Money with Automation

ACA season is a breeze when benefits are being tracked in the system year-round. Marshall & Sterling recognized that Employee Navigator's ACA module was the solution of choice to an otherwise lengthy and manual process.

Instead of clients playing catch up and manually inputting tons of data into a payroll system to complete reporting, Marshall & Sterling could offer an easier solution. “We’ve had some clients who were using payroll to manage ACA, but then they were requesting reports out of Employee Navigator to help them complete the reporting because payroll reporting was coming back with errors since their benefits information wasn’t maintained,” remarked Dannielle Mattes.

Whether clients were utilizing their payroll platform to run ACA reporting or manually completing the forms themselves, the time saved when switching to Employee Navigator was significant. Employee Navigator has the most accurate benefits information available for employees to ensure the 1095 forms have the correct codes attached to each employee. Marshall & Sterling carefully reviews every employee code for their clients — “whenever we send our final audit e-mail, we bring their attention to errors. Identifying errors before finalizing reports is essential to avoiding significant penalties that could amount to thousands of dollars. On top of saving time, clients also save money.”

“Clients reported that what used to be a multi-day process has changed to a simple approval”

Dannielle Mattes
Marshall & Sterling

Results

By introducing Employee Navigator's ACA module, Marshall & Sterling can ensure that ACA administration is simple and straightforward for their clients. Dannielle Mattes commented, "The ACA module being integrated within the benefits administration system and the form coding being automated is a big selling point." Due to Employee Navigator's automation, a process that used to take 16 hours can be completed immediately.

With Employee Navigator in their toolbelt, Marshall & Sterling has won new business and increased customer retention. Mattes notes, "we've been able to get clients' ACA business because this system works better." The ease of use of the ACA module in Employee Navigator delivers added value to their current clients. Dannielle Mattes goes on to say their clients' reactions are "overwhelmingly positive."

"We have had an extremely high retention rate of approximately 95% for ACA clients over the years."

Dannielle Mattes
Marshall & Sterling