



CASE STUDY

# UPG increased efficiency and minimized liability with Employee Navigator & UnitedHealthcare

## Challenge

United Producers Group (UPG) has been revolutionizing what it means to be a general agent for their broker partners since they opened up shop over eight years ago. The addition of Employee Navigator to their technology stack early on has proven to be invaluable. “Employee Navigator is such a big part of the equation for our teams and for our brokers,” said Scott Neville, UPG’s Director of Technology Applications.

One of the most powerful add-on services that UPG has provided to their broker partners is carrier integrations, including UnitedHealthcare. Scott went on to say, “all of our teams and the carriers’ teams benefit from the faster, hands-off process.”

## Increased Efficiency and Minimized Liability

It’s not an easy feat to manage hundreds of groups, especially when so many open enrollments happen simultaneously. “UPG partners with our brokers to provide support, including benefit admin systems and back-end eligibility servicing. Manual adds, terms, and changes for 900+ groups is just not an option,” Scott said.

By harnessing carrier integrations like UnitedHealthcare, UPG lets the automation do most of the work for them. Every employee detail and enrollment update is sent directly to UnitedHealthcare from Employee Navigator, freeing up UPG and their broker partners to do more each day.

*“Brokers and groups expect their data to flow automatically to the carriers — they frown when they hear we manually service any of their changes for even a short time. It’s become a mindset.”*

**Scott Neville**  
UPG

If enrollments are completed manually, there is always a possibility for human error. An updated enrollment, eligibility change, and more could be missed through manual entry. Automating the flow of enrollment from Employee Navigator to carriers like UnitedHealthcare prevents these errors from occurring. “The integrations have helped us minimize liability exposure,” Scott said. “More often than not, if an eligibility discrepancy is identified, it’s a carrier-level issue now, instead of a manual mistake on our part.” At the end of the day, preventing manual mistakes makes a big difference in building trust with our broker partners.”

## Results

With the introduction of the UnitedHealthcare integration, UPG team members no longer have to spend several hours each day manually processing UHC eligibility. Instead, they focus on growth. “By focusing on integrating and automating workflows with Employee Navigator and UnitedHealthcare we have been able to grow our portfolio while keeping our team relatively small.” The automation clears up the team’s schedules while still allowing them to provide the highest quality of support for their broker partners.

The UnitedHealthcare carrier integration has proven to be a necessary tool. From efficiently managing over 900 groups to avoiding simple mistakes that can occur when manually processing employee enrollment and eligibility — UPG has been able to keep growing its book of business while keeping clients happy. “As a general agent, as long as the groups are happy, then the brokers are happy, then everybody stays in place, and that makes us happy.”

*“Leveraging the UnitedHealthcare API capabilities to audit existing plans has been a game-changer for finding tiny discrepancies in the builds quickly and proactively.”*

Scott Neville  
UPG

*“It can take several hours for our team to manually key in 50 employees - not only the salaries, but also the enrollments. If a group is automated, it's done - we don't do anything.”*

Scott Neville  
UPG