

# Grow Your Business, **Not Your Overhead**

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*Explore how Accelergent Growth Solutions collaborated with a long-standing client to integrate Business Process Outsourcing (BPO) services into their daily operations, achieving substantial growth and expansion while maintaining cost-effectiveness.*

Accelergent Growth Solutions serves many clients nationwide, but few have been in business for almost 30 years. Despite their rich history, the client faced a continuing challenge with finding knowledgeable and efficient staff to navigate the complex landscape of healthcare and employee benefits rules and regulations.

## Challenges

In 2008, the client was managing approximately 225 employer groups with 10 full-time staff members. As the business grew, so did their productivity challenges. Turning to Accelergent, the client sought an efficient, effective, and affordable solution to handle their consumer-directed healthcare (CDH) claims processing, enabling them to refocus on their core business.

The success of the initial collaboration prompted the client to transition various administrative processes to Accelergent in a steady progression. The timeline below showcases the phased migration of responsibilities:

- ▶ **2008** – FSA/HSA claims entry and card substantiation
- ▶ **2014** – COBRA notices, election and payment processing, reporting
- ▶ **2015** – FSA/HSA payroll deductions and contributions processing
- ▶ **2017** – FSA/HSA/HRA enrollment and re-enrollment
- ▶ **2017** – Remaining routine COBRA administrative procedures
- ▶ **2018** – Carrier claims importing for all lines of service
- ▶ **2019** – HSA application processing/reconciliation, new group setups.
- ▶ **2021** – Email-based customer service

Forthcoming in 2024 is the migration of telephone-based customer service activities.

## Results

By 2021, the client had successfully offloaded the complete day-to-day processing for all administered service lines, with over 96% of interactions managed by Accelergent personnel. This strategic partnership empowered the client to allocate more internal staff time to customer and broker relationships, fostering substantial growth and heightened profitability.

Today, the client now effectively serves close to 500 employer groups with an in-house team of 7 people, enabling them to focus more on oversight, approval of outsourced work, and engaging in various strategic activities, from in-person enrollment events to industry conferences.



## Financial Impact

Their partnership with Accelergent has translated into a remarkable 66% average monthly overhead cost reduction for the client. The following breakdown of in-house and BPO service costs underscores the significant savings achieved over the last few years.

In-House Resource Cost	
Annual Salary	\$45,000.00
Payroll Taxes Employer Share 7.65%	\$3,442.50
Employee Benefits (Health Insurance, Retirement, PTO) 10%	\$4,500.00
Office Space, Supplies (Overhead)	\$7,500.00
Annual Cost per In-House Resource	\$60,442.50
Monthly Cost per In-House Resource	<b>\$5,037</b>

Our BPO Service Resource Cost	
Monthly Cost per BPO Resource	\$1,700

Our Client	
Total BPO FTE* over the last 32 Months	193
Cost for In-House Resource (193 FTE x \$5,037)	\$973,604
Cost for DataPath BPO Resource (193 FTE x \$1,700)	\$328,602
Cost Saving for Our Client – in Dollars	<b>\$645,002</b>
Cost Saving for Our Client – as a %	<b>66%</b>

\*1 FTE = 176 Hours (monthly total for a 40-hour work week)

## Conclusion

Businesses encountering common “growing pains” such as increased personnel and overhead costs, hiring expenses, and financial risks can navigate these challenges seamlessly by leveraging our BPO services. The advantages of a partnership with Accelergent include:

- ▶ **No financial risk:** Clients incur fees only when actively using our outsourcing services.
- ▶ **Reduced labor and overhead costs:** Savings on local staffing, office space, equipment, and supplies.
- ▶ **No training expenses:** Our personnel are well trained and experienced, and their work is confirmed through local TPA oversight.
- ▶ **Flexible technology integration:** Our outsourcing services can adapt seamlessly to nearly any administrative platform.

Unleash your growth potential without compromise.  
Choose Accelergent for tailored BPO solutions that elevate your business to new heights.



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