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Being a jack-of-all-trades may be fun for some but when it comes to mastering areas in which a person isn't an expert, intimidation, followed by frustration, can result. Take health care, for example.

No one knows this better than Beverly White, vice president and employee benefits manager for New Orleans-based Whitney National Bank, a subsidiary of Whitney Holding Corporation, with approximately 2,500 employees in 130 five-state Gulf Coast locations.

White's department works with three medical insurance companies, seven medical plans, and two dental plans. It's not that she and 15 HR co-workers — including coordinators — don't want to answer employees' complex health care coverage questions. It's just not the best use of Human Resources' human resources.

White knows the drill all too well, that daily run-around of "have your people call our people" and then do it again and again, in an attempt to resolve health insurance issues. Doctors and hospitals wouldn't really talk to her staff because of patient privacy concerns. Whitney HR staff was especially challenged when dealing with an employee's spouse, trying to coordinate benefits. Then there was the seemingly interminable time spent on hold. "Sometimes, it was as if we hit a wall," White recalls.

Employees with questions were literally "out there alone, negotiating things they don't understand, trying to traverse the system."

That's when Jane Cooper of across-town Labyrinth HealthCare Group's Patient Care subsidiary got involved. Cooper was the proverbial "new kid on the block," selling the relatively unfamiliar idea of outsourcing health care administration. Timing, however, was everything.

White and Paul Bergeron, senior vice president and director of human resources, considered the options. Then Bergeron took the concept to senior management and at the end of 2003, Whitney purchased the patient advocacy service. Active employees signed a waiver allowing the company to deal on their behalf and now "Patient Care works with our insurance companies, doctors, hospitals, spouse's insurance ... the whole package," White says.

The change freed up White's staff to focus on other critical aspects of their jobs. "We offer a wonderful service here," she says, pointing out that in addition to health

insurance, the company provides free life insurance, long and short-term disability, defined-benefit retirement plans, and matches 401(k) contributions.

The move is saving time, money, and aggravation. And since time is money, "the softer cost is time savings for my staff and the HR coordinators," White surmises. "I think it reduces emotional stress. And it's reduced phone calls from employees."

White calculates that the move to Patient Care is saving her company more than \$118,000 in HR productivity and saving its employees nearly \$16,000 in corrected claims. The advocacy service has resulted in a \$3 savings for every dollar spent.

White also lauds increased employee satisfaction, "one of those things you can't put numbers to." The company reports that in the first quarter of 2002, 52 percent of service calls related to claims issues, while other calls were for general information (21%), access to care (14%), pharmacy (8%) and eligibility (4%).

Then there's the major economic benefit of finding billing errors. "Some are in the employees' favor, some in our favor." Patient Care cites statistics from Hewitt Associates that show most mistakes, such as inappropriate care denials and billing errors, originate not with consumers, but with plan administrators (54%) and care providers (17%).

White says she thinks employees appreciate the service "because it's anonymous. They can pick up the phone, call Patient Care, and not have to discuss their personal business with someone in HR."

Plus, the advocacy company knows savvy industry insider shortcuts, has free rein to take them, and the client wins, all at a fairly nominal cost of between \$1.25 and \$4 per employee per month, borne by Whitney. Taking pen to paper, White calculates that the move is saving the company more than \$118,000 in HR productivity and saving employees nearly \$16,000 in corrected claims. The advocacy service has resulted in a \$3 savings for every dollar spent, she concludes.



Beverly White,
Whitney National Bank

Being the bearer of good ideas isn't new to White, who praises Whitney "as the best bank ever." Contagious enthusiasm is evident in this outgoing and vivacious manager, openly concerned about others and empathetic to employee needs. Her attitude comes from top management. The friendly corporate culture has greatly benefited by her solving of the employee health care puzzle, say her colleagues.

A graduate of the University of New Orleans, White is a proponent of continuing education. With 20 years' HR experience, she holds the Senior Professional in Human Resources (SPHR) SHRM designation, as well as that of Certified Employee Benefits Specialist (CEBS), the latter from Wharton School of Business. She's currently contemplating pursuit of a Master's degree.

An accomplished photographer who loves to travel, White says trips to California and its Yosemite region are in her vacation plans. She also loves to write. "I like short stories. I was published once in a local magazine. It was so fun to see my byline. I'd like to do that again."

Working at a bank wasn't in her life plan — she excelled at English and journalism — but a nephew encouraged a reticent White to apply for her first job at a savings and loan, and the rest is history. "I've been in banking most of my career," she notes, although there was a four-year stint in the health care industry. "Four of the longest years of my life," laughs White.

"We're looking at voluntary benefits now," White says of Whitney's benefits agenda. "As medical costs rise, we must investigate alternative solutions." ■

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