

Provider-Sponsored Plan Enters Multiple Markets in Under 2 Years



Managing two lines of business on a single platform leads to smoother implementations and operations



The Challenge: Expanding into new lines of business while reducing financial risk

Members demand a simpler healthcare shopping and management experience. But regional and provider-sponsored health plans are tasked with doing more with less.

To meet this growing demand, a community-focused, provider-sponsored health plan aimed to expand into multiple government-sponsored markets with limited financial and technical resources. The goal: build a robust membership pipeline alongside a consistent member experience — all while staying within a tight budget.

Entering new markets, no matter the scale, requires substantial upfront costs and investments.

To remain relevant in their increasingly competitive regional market, this health plan needed to enter the Medicare Advantage (MA) market and expand their ACA footprint, with limited technical resources. The first step: find a partner who could provide support and expertise across multiple lines of business, manage the relationship with CMS, and do so affordably.



The Results: Operational expertise and a cost-effective entry into the MA market

The community plan leveraged its existing ACA partnership with Softheon to enter the MA market for the 2023 Annual Enrollment Period. Managing **multiple lines of business on one platform** reduces implementation risks and overhead compared to building a new technology stack.

The health plan began enrolling new MA members in **less than 6 months** after implementation started.

This approach allowed the health plan to enter the MA market at a lower cost than expected, while meeting CMS compliance requirements around enrollment processing and member communications.

As an add-on service through existing partnerships, Softheon connected the health plan with MA experts, offering impartial advice for navigating complex markets.

With Softheon's ACA and MA expertise, the plan was able to:

1 Prioritize Areas with Established Need

Expanding in new markets can be resource-exhausting, especially for smaller health plans. This community-focused health plan took strategic steps to mitigate risks and ensure a successful entry into government-sponsored markets.

Becoming the preferred Medicare provider of its parent hospital system, the health plan addressed the needs of its community by providing additional coverage options.

Additionally, the health plan had already built a solid ACA presence in the targeted community. The ability to offer multiple lines of business within a single region allows the health plan to continue serving members as they transition from the ACA into MA.

2 Close Partnerships with Community Organizations and Hospital Systems

Building strong relationships with community organizations and a parent hospital system is a vital aspect of a provider-sponsored health plan's strategy. By reaching members where they live and receive care, the health plan was better able to convey their MA offerings to potential new members and current ACA enrollees.

These partnerships enhanced community engagement and fostered trust and loyalty among members, serving as a clear demonstration of the plan's commitment to supporting the community.

3 Prioritize Scaling in a Sustainable Way

The health plan's approach to scaling is both strategic and sustainable. They recognize the importance of a phased approach: beginning with a small entry to assess market fit, and offerings tailored to their members. Understanding that government-sponsored lines of business can take time to gain momentum, the plan focused on steady, long-term success rather than chasing rapid membership growth.

Future rapid growth is possible with Softheon's dual-purpose infrastructure that eliminates the needs for system overhauls. To ensure the plan can scale effectively when needed, Softheon implemented automated workflows, ensuring resource efficiency even during periods of lower demand.



Consider expanding your plan catalog to better serve your members

Here are the typical MA offerings that a technology partner should assist in supporting:

- Preferred Provider Organization (PPO)
- Dual Eligible Special Needs Plan (D-SNP)
- Prescription Drug Plan (PDP – Part D)
- Medicare Advantage Prescription Drug (MAPD – Part C and D)
- Non-zero premium payments



To learn more about the benefits of hosting multiple lines of business on a single platform, contact our team:

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