How IMA Has Transformed Their Eligibility Management Process With CEEM

The IMA Story

IMA, Inc., a 90 Degree Benefits Company, is a Third Party Administrator in north Louisiana. IMA focuses primarily on small to mid-size groups (50 - 2,000 employee lives) and provides both self-funded and fully insured medical, dental and vision coverages. In addition, IMA has developed specially designed self-funded alternatives to traditional medical insurance. IMA also provides a full range of disability, life, accident, critical illness and other ancillary products, as well as FSA and HRA administration, that employers may choose to offer to their employees. Further, IMA can provide employer-sponsored clinic access on a capitated basis if an employer would like to see how such an arrangement can help reduce medical costs to the plan, thus deflating trend for renewals. IMA is different from other payers across the country because we understand how to balance member satisfaction with responsible plan payment, which aids in employee retention.









43,000 Members

Headquarters **Bossier City, LA** 90degreebenefits.com

The Challenge

Time consuming paper application process that lead to data entry errors and inefficiencies.

Why CEEM

- Online Eligibility Management
- 834 Data Integration

 Multiple User **Portals**

"We encourage all new and renewing groups to use CEEM for their eligibility management, because it's a true value add for them and us!" Nicola Sumpter, CEO/CFO



Accurate Data Integration

IMA had been processing eligibility with paper applications and change forms, which was no longer efficient, and resulted in costly errors. They required an online enrollment platform that could handle the diverse coverages and ancillary products offered, as well as export eligibility into their core administration system and to other carriers and vendors. Coteva worked with IMA to build and test 834 and other proprietary files that included every piece of eligibility data that was required. IMA also has access to the 834 File Generator directly within CEEM to view any file that is transmitted and make changes as need. Having these data integration tools has been a huge timesaver and a great way to ensure that accurate data is being transferred.



Real-time Reconciliation

Manually auditing enrollment and billing data had become very inconsistent. When you are processing bills and paying claims, eligibility must be accurate. CEEM allowed IMA to configure plans, groups, and billing based on a variety of eligibility criteria to make sure that members are only enrolling in plans for which they are eligible. Taking that a step further, IMA can use CEEM's reconciliation wizard to easily audit the data that is in CEEM against IMA's billing and core admin system to make sure everything is succinct. This extra layer gives IMA the peace of mind that eligibility is always accurate.



Handle Eligibility Anywhere

IMA needed to have one system capable of handling multiple user types so they could speed up the eligibility management process. With the unique CEEM Portals, employers, members, and brokers can all have customized access for each step of the eligibility management process. IMA employer users appreciate that the CEEM site is user friendly and easy to follow. They also love that their employees can access CEEM 24/7 to make their elections. As administrators, the IMA Client Services Team can utilize CEEM when offsite handling field enrollments, allowing them to input data while traveling which prevents a backup of their workload when they return.