

HSAs in the Time of COVID-19

CASE STUDY | Gilbert Public Schools

HealthSavings

BACKGROUND

Onboarding Gilbert Public Schools During the Pandemic

The Gilbert Public Schools District of Arizona employs 5,000 teachers, staff and administrators serving over 34,000 students in 39 schools. 13 of their schools earned the Arizona Educational Foundation's "A+ School of Excellence Award" in 2019, and the District was ranked as the "4th Best School District in America" in 2018.

In a competitive bid process, Gilbert Public Schools chose *HealthSavings* as its health savings account (HSA) provider with a start date of July 1st, 2020. The *HealthSavings* bid featured white-glove account management services and industry-leading customer support, as well as personalized HSA education and a range of investment options with no minimum cash balance required.

“

The *HealthSavings* team did a tremendous job of handling our enrollment process. I highly recommend *HealthSavings*.

”

– **Adriane Dutchover,**
Gilbert Public Schools

CHALLENGE

As *HealthSavings* committed to manage the HSA transfer and onboarding process for thousands of Gilbert Public Schools employees, there were a number of obstacles to overcome for a successful transition:



Fully virtual implementation: Due to COVID-19, Gilbert Public Schools were operating virtually with no in-person learning through the end of the 2019-2020 school year. All employee communication needed to be done remotely.



Differing employee needs: Gilbert Public Schools employees fell into multiple categories (those who currently had HSAs and those who didn't), so *HealthSavings* had to implement a program to reinforce distinct key messages for each of them.



Condensed transition timeline: The new *HealthSavings* HSA was introduced after open enrollment had ended, several weeks beyond when Gilbert Public Schools employees would typically be expecting information regarding their health benefits.



Comprehensive task force and rollout plan

HealthSavings assigned a task force of experienced Account Management, Operations, and Communications experts, led by an executive sponsor located in Arizona, to develop a comprehensive rollout plan. This overarching plan included both a custom employee communication framework and an operational timeline for the HSA transfer and onboarding process.

Creating this cross-functional task force from *HealthSavings* ensured all components of the rollout plan were in sync and on time. In addition, the *HealthSavings* task force held regular check-ins with the Gilbert Public Schools team to provide updates and share progress, as well as making themselves fully available for ad-hoc questions at any time.



Custom employee communication framework

HealthSavings created a customized communications program introducing Gilbert Public Schools employees to their new HSA provider and informing them of key transition dates. The program consisted of a series of sequential emails covering various HSA-related topics, all tailored to meet the specific needs of each audience.

Email Communication Messages and Schedule

EMAIL SEND DATE	EMAIL AUDIENCE	EMAIL TOPIC
May 14	Employees who DO have previous HSAs	Announce new HSA provider, what to expect in the coming weeks
May 14	Employees who DO NOT have previous HSAs	Announce new HSA provider, what to expect in the coming weeks
June 3	Employees who DO have previous HSAs	Upcoming dates to know and HSA resources
June 3	Employees who DO NOT have previous HSAs	HSA resources
June 12 & 15	Employees who DO have previous HSAs	Pre-populated transfer forms and instructions on how to complete
June 18	Employees who DO have previous HSAs and HAVE NOT completed their transfer forms	<ul style="list-style-type: none"> Instructions on how to create their username and password for our portal Notification that their debit card will be arriving in 7-10 days Reminder to complete transfer forms
June 18	Employees who DO have previous HSAs and HAVE completed their transfer forms	<ul style="list-style-type: none"> Instructions on how to create their username and password for our portal Notification that their debit card will be arriving in 7-10 days
June 18	Employees who DO NOT have previous HSAs	<ul style="list-style-type: none"> Instructions on how to create their username and password for our portal Notification that their debit card will be arriving in 7-10 days



Effortless HSA transfers and onboarding

The simple *HealthSavings* transfer and onboarding process made things quick and easy for Gilbert Public Schools employees and maximized employee engagement with their new HSA provider.

Due to a condensed schedule, the *HealthSavings* Operations and Technology teams worked together to compress the transfer process and provide an easy-to-use electronic transfer form. In addition, *HealthSavings* operational experts made themselves available to demonstrate and coach the Gilbert Public Schools team through the intuitive HSA enrollment and contribution processes.

MILESTONE	DEADLINE
Submit Enrollment File	COMPLETE – June 11
All Accounts Created	COMPLETE - June 11
Send Transfer Forms	COMPLETE - June 15
Collect Transfer Forms	COMPLETE – June 29
Initiate the Transfer Process	COMPLETE – July 1
All Accounts Opened	COMPLETE - July 1
Prior HSAs Closed	COMPLETE - July 15
All Transfers Sent	COMPLETE - July 17
Funds Available at HealthSavings	COMPLETE - July 20
Funds Available on Debit Cards	COMPLETE - July 20
First Employer Payroll Contribution	COMPLETE - September 1

RESULTS



“The *HealthSavings* team did a tremendous job of handling our enrollment process from beginning to end. They were always available to answer our questions and the ongoing communications have been really helpful to our employees, especially those who are new to health savings accounts. I highly recommend *HealthSavings*.”

– *Adriane Dutchover, Gilbert Public Schools*

99%

of the transfer forms were completed and returned in a two-week timeframe, whereas many other HSA providers require 30 days or more to accomplish these steps.

2.8^x There was a 2.8x increase in the number of employees who contributed to their HSA, proving that well-informed employees are better able to take advantage of the benefits provided by their employer.

50% In addition, we saw a 50% increase in total HSA assets for Gilbert Public Schools employees. Account balances are growing tax-free as contributions and investments are made, so employees can build a nest egg to manage health and achieve better financial well-being.

100% *HealthSavings* received the maximum possible score from Gilbert Public Schools in a recent Performance Evaluation Survey, with a callout for excellent customer service.

See how we can create an HSA solution for your clients or company.

HEALTHSAVINGS.COM | SALES@HEALTHSAVINGS.COM

ABOUT HEALTHSAVINGS

With a 15-year track record serving the unique needs of growing businesses, *HealthSavings* offers the services and education needed to implement and scale a successful health savings benefit offering. As a result, account holders are saving five times more to help manage healthcare expenses now and in the future. Implementing the industry's first persona-based experience and delivering unparalleled service, *HealthSavings* supports the needs of employees at every stage of their health savings journey.

Visit [HealthSavings.com](https://www.healthsavings.com) to learn more.

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FOR MORE INFORMATION VISIT
[HEALTHSAVINGS.COM](https://www.healthsavings.com)

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