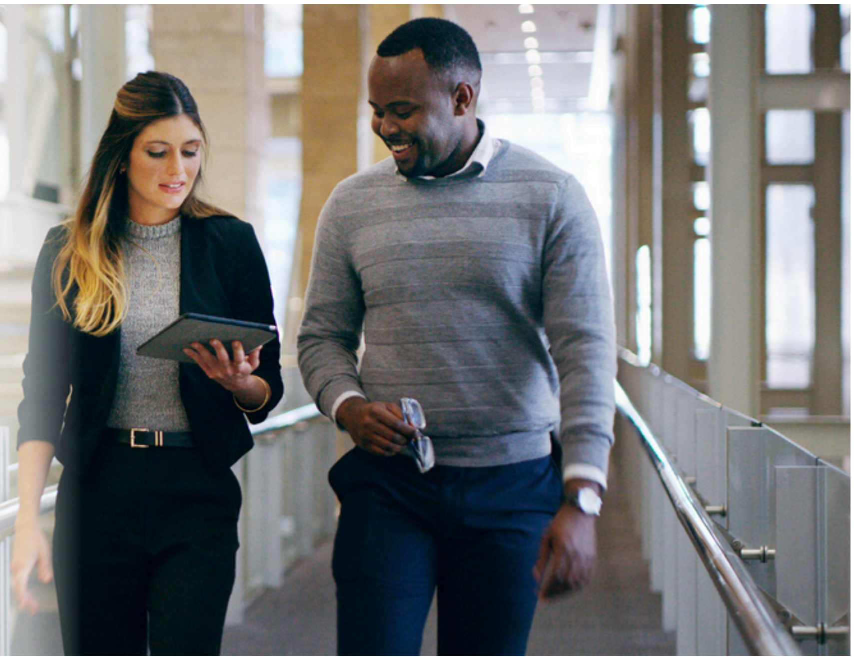
Bringing More Value to Voluntary Health Benefits

How Ansel's supplemental health insurance helped the City of Fishers in Indiana promote usage and simplify the claims process.



The Challenge

Fishers, Indiana manages services and development for one of the state's fastest-growing communities. They offer city employees a variety of supplemental health benefits, such as cancer and accident, alongside their high-deductible health plan. Although these options offered support, **the city was uncertain about the actual value employees were gaining from the benefits**. In some cases, employees simply forgot they had coverage, missing the opportunity to file a claim. With open enrollment approaching, the city saw an opportunity to introduce an additional benefit that would be simple, accessible, and widely used.

75%

of Ansel claims are paid proactively and automatically today.

Source: Ansel internal book of business analysis, 2024

The Solution

During conversations with their broker, the NFP office in Indianapolis, the city was introduced to Ansel—supplemental insurance that covers over 13,000 illnesses and injuries, from cuts with stitches to cancer. NFP explained that Ansel was built to pay claims, and it also provides a financial cushion that makes it easier for employees and their families to opt for higher-deductible, lower-premium health plans. NFP let the city know about Ansel's Medical Claims Integration (MCI) capabilities that could lead to higher utilization.

With MCI, data can be leveraged to determine if a medical encounter would be covered under an existing Ansel plan—meaning **benefits are paid proactively and automatically, without ever needing to file a claim**. This boosted their confidence that insureds would experience the value of the benefit without jumping through hoops or navigating a complex claims process. Additionally, Ansel's payments are sent to Venmo, PayPal, or a bank account within 72 hours of approval—a faster turnaround than they had seen with other voluntary coverage.

Implementation and Adoption

During open enrollment, Ansel was added alongside the city's existing voluntary options. They were intentional about selecting coverage that would genuinely support their team—not just adding options for appearances. Ansel met that standard by offering wide-ranging coverage, simplified claims, and ongoing support. The city shared helpful resources and ensured employees could reach out to Ansel's Member Services team with questions. As a result, **13.3% of employees enrolled, and within just 15 months, nearly half of those participants had already received a benefit payment**.

13.3%
of employees enrolled in Ansel benefits

45%
of enrolled employees received a payment within the first 15 months

common conditions include lung infections, malignant neoplasms, and acute respiratory failure

"Seeing how quickly employees began receiving Ansel benefits gave us confidence that we'd made the right choice. The fact that claims are paid automatically and employees receive payments without hassle shows us that our team is truly experiencing the value."

—Ethan Lee, Director of Human Resources, City of Fishers

Benefit Highlights

Wide-ranging coverage for 13,000 illnesses and injuries

Cash benefits paid within 72 hours of approved claim

Medical claims integration available to employers with self insured health plans

Dedicated member support with an empathetic, human touch

No limitations or exclusions for pre-existing conditions

Ready to see what Ansel can do for your clients? Let's talk.

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