Benefits Administration

Complexity Checkup

EBIX HEALTH

10 Questions to Identify Where Administrative Friction May Be Holding Your Organization Back

WHY THIS MATTERS

Benefits administration is complex by nature. The problem is not complexity itself. The problem is unnecessary complexity that creates manual effort, inconsistent data, repeated reconciliation, fragile workarounds, and barriers to change.

These conditions rarely appear all at once. They build gradually as organizations add products, systems, integrations, partners, controls, and specialized processes. Over time, work that once seemed manageable can become increasingly dependent on manual intervention and institutional knowledge.

Use the questions on the next page to identify where administrative friction may be creating avoidable cost or limiting your organization's ability to adapt.

HOW TO SCORE

For each question, select the answer that best reflects your current environment.

0 = Rarely or not applicable

1 = Sometimes

2 = Frequently

3 = Consistently or across multiple areas

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1 How often do core administration processes require manual handoffs between people, files, spreadsheets, or systems? **0 1 2 3**

Look across quoting, enrollment, policy administration, billing, claims, financial processes, and reporting. Manual intervention may be necessary in some cases, but repeated handoffs often indicate process fragmentation.

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2 How much time do teams spend reconciling data between systems or correcting mismatches? **0 1 2 3**

Frequent reconciliation can signal that information is moving through the organization without sufficient consistency, synchronization, or process control.

3	How dependent are critical processes on spreadsheets, local files, or special workarounds? A workaround may solve an immediate problem, but when it becomes part of routine operations it can increase risk, slow training, and make change harder.	0	1	2	3
4	How often is the same information entered, validated, or maintained in more than one place? Duplicate handling increases administrative effort and creates more opportunities for inconsistency.	0	1	2	3
5	How difficult is it to trace information from one stage of the benefits lifecycle to another? When quoting, enrollment, policy, premium, billing, claims, and financial information are fragmented, teams may spend more time determining which source is correct.	0	1	2	3
6	How much does your organization depend on a small number of experienced employees to keep key processes working? Institutional knowledge is valuable, but excessive dependence on a few people can make operations fragile and difficult to scale.	0	1	2	3
7	How difficult is it to introduce a new product, partner, business rule, or process change? If relatively routine business changes require extensive system coordination or manual redesign, administrative complexity may be limiting adaptability.	0	1	2	3
8	How often do reporting or audit questions require manual research across multiple sources? Reporting becomes more difficult when data is distributed across disconnected systems or when process history is difficult to reconstruct.	0	1	2	3
9	Do different stakeholders experience different processes, interfaces, or information depending on where they enter the administration environment? A fragmented experience may reflect underlying fragmentation across systems and workflows.	0	1	2	3
10	If transaction volume increased significantly, would your current processes scale without adding comparable manual effort? Scalability depends not only on infrastructure, but also on how much human intervention each transaction requires.	0	1	2	3

TOTAL:

INTERPRET YOUR SCORE

Score	What it may indicate	Suggested next step
0-7 | Controlled complexity	Your environment may have isolated friction, but manual dependencies appear relatively contained.	Focus on the few processes that scored highest and determine whether they are creating disproportionate effort.
8-17 | Emerging friction	Manual work, reconciliation, or fragmented processes may be affecting efficiency and adaptability in several areas.	Prioritize two or three high-friction business processes and quantify the operational effort required to support them.
18-24 | Significant administrative burden	Complexity is likely creating recurring operational cost and may be limiting the organization's ability to change efficiently.	Evaluate where process, integration, data, or platform changes could reduce recurring manual dependency.
25-30 | Structural complexity	Administrative friction appears embedded across multiple functions and may require a broader modernization strategy.	Assess the administration environment across the full lifecycle, then identify phased modernization priorities rather than assuming everything must change at once.

WHAT TO LOOK AT NEXT

The highest-value modernization opportunities are often found where multiple forms of friction intersect: manual handoffs, reconciliation, duplicate data entry, exception processing, and dependence on specialized knowledge.

- Identify the two or three business processes with the highest manual effort.
- Estimate how much time is spent on rework, reconciliation, exception handling, and duplicate entry.
- Determine which friction is caused by process design and which is caused by system or integration limitations.
- Prioritize changes based on business impact rather than attempting to modernize everything simultaneously.
- Consider whether a more connected administration platform could remove friction across multiple lifecycle functions.

A more connected administration environment starts with knowing where complexity is costing you the most.

EbixEnterprise supports health and voluntary benefits administration across core lifecycle functions, with a modular approach that allows organizations to address priority areas while building toward a more connected enterprise environment.

Talk with Ebix Health about your administration environment.