



**Mineral**

HR and compliance made simple.

EBOOK

# Holistic Health

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How to partner with Mineral to achieve healthier people, processes, and profits.

**"Businesses need a holistic solution for maintaining HR and compliance, while keeping employees safe and healthy. Which is why a partnership between HR and health insurance makes perfect sense."**

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Ricky and Lucy. Fried chicken and waffles. Martha Stewart and Snoop Dogg. Cranberries and brie. Ted Lasso and Roy Kent. All iconic duos, for sure. These pairings—while far from obvious at first glance—work well together because their combinations complement one another rather than clash and, as a result, amplify the strengths in both.

**And when it comes to once unlikely but now obvious partnerships, HR and health insurance is no different.**

But unlike chicken and waffles, this pairing is more obvious than it might look on the surface. Health insurers and HR service providers both deliver critical services in a highly regulated, competitive environment. Both reduce risk for businesses; both drive efficiency and innovation via technology; and both are critical to business success.

Also critical to both are compliance best practices—which persistently challenge HR and insurance professionals to keep pace with shifting regulations that govern them, including ACA, COBRA, and FMLA, not to mention state and local laws.

As the COVID-19 pandemic demonstrated, organizational health and employee health are inextricably linked; businesses need healthy employees to function, and employees need a healthy organization with modern and compliant HR operations to be successful.

Businesses need a holistic solution for maintaining HR and compliance, while keeping employees safe and healthy. Which is why a partnership between HR and health insurance, while unlikely, makes perfect sense.

And why Mineral and health insurers go together like Martha and Snoop.



**“Hey, I think we should embed Mineral in all of our products.”**

This offhand musing from a vice president at one of the nation’s leading health insurers was the first step toward a partnership that now provides HR and compliance support to approximately 30,000 small and mid-sized employers across the United States, helping to build healthier organizations all around—healthier people, processes, and profits as well.

**Build healthier organizations all around**

“I think for us, one of the greatest elements of success is being able to leverage the Mineral partnership and the value that it brings to employers,” says a sales and account management director for the insurer. “I’ve had the privilege to sit in on several renewal [discussions]. When we start talking about the value, benefits, and thousands of dollars that [an employer] saved by utilizing Mineral, it quantifies the effectiveness of helping them improve their organizational health across the board.”

Mineral combines data and technology with human resources and legal expertise to power HR operations for more than 1 million U.S. small and mid-sized businesses (SMBs), the nation’s leading and largest SMB HR community.



To address the unique challenges faced by SMBs today, Mineral partners with health insurers to embed its HR and compliance solutions and services in employer-sponsored health plans up to 1,000 employees.

That means when employers contract with a health insurer, they also receive access to the Mineral Platform, which provides tools and resources to help businesses manage HR and compliance processes, including:



**Create and update employee handbooks.**



**Access an HR compliance library.**



**Generate benefits documents.**



**Receive legal updates related to shifting HR & compliance regulations.**



Everything the platform has to offer is beyond amazing! HR & Compliance is ever-evolving, so to have something like Mineral is really great. I am so excited to start using it!

– Bridgette DeBrino  
COO, BodySquad



While many insurance brokers provide HR and compliance assistance to their employer clients, there are still many that don't, or work with brokerage agencies that are too small to do so—which leads to unresolved HR and compliance issues. This creates an opportunity for health insurers. Combining HR and compliance solutions with employee benefits differentiates health insurers as a stronger, more vital partner. Insurers help solve the broader business challenges of their clients beyond traditional benefits, not only supporting employee health but also the overall organizational health for their employer clients. Additionally, Mineral has an engagement team that does proactive outreach to employers to onboard them to Mineral.

### Other Mineral tools

Employers also can use Mineral Intelligence, the industry's first-ever proactive HR and compliance engine, plus have unlimited access to Mineral Experts, a nationally distributed team of HR and legal professionals that provide personalized guidance to businesses. In addition, employers can leverage Learn, Mineral's Learning Management System (LMS), which includes hundreds of education modules to train, develop, upskill, and reskill employees in key workforce areas:

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|--|--|---|---|
| <br>Anti-harassment     | <br>Communication             | <br>Cybersecurity    | <br>Diversity, equity, and inclusion |
| <br>Health and wellness | <br>Leadership and management | <br>Microsoft skills | <br>Safety                           |

"I found out that [according to industry research] healthcare was actually number seven on employers' list of things that they were most concerned about," according to a sales and account management director for one Mineral health insurer partner. "It was a bit eye opening to us that the things that they're trying to solve for day-to-day—numbers one through six—were all HR related. It was [things like] onboarding and training new employees, mitigating risk. It wasn't until you got to number seven that they even started to think about health care for their employees, the cost and the benefits. So, we wanted to find a way to help them overcome challenges one through six so we could have a more in-depth conversation around their health care benefits."

The Mineral + insurer synergy helps brokers too, the sales and account management director emphasizes. "Many [brokers] are small business owners themselves. And in the competitive landscape, they are finding that large agencies are providing services like Mineral to their clients, and they are unable to compete," they said. "And so, we've been able to level the playing field. All of our brokers are equal, and all workers have access to Mineral when they sell our health plans to their customers."



**When we start talking about the value, the benefits, the thousands of dollars that [an employer] saved by utilizing the services that Mineral provides—and how that translates to a financial impact on their savings that they have by purchasing their health care benefits through us—right away, it quantifies the effectiveness of helping them improve their organizational health across the board.**

**– Mineral health insurer partner**



## So, how does Mineral and health insurers rank among other strange but successful pairings?

Do they work as well together as Ted Lasso and Roy Kent? According to Mineral's insurer partners and their employer clients, the outcomes are even better.

### Mineral and health insurers as a pair

"I really love the utilization reports [that Mineral generates monthly for employer clients]—one, because I love reports; and two, anything that's objective is great," says a VP for a Mineral insurance partner. "We can tell specifically which services [clients are] using, and then quantify the value of those services."

Mineral is already partnering with the nation's largest health insurers to enable businesses to reduce healthcare costs while managing HR. Its products and services are currently embedded in level-funded and fully insured employer-sponsored health plans for both small- and midsize employers up to 1000 employees in a rapidly growing list of states across the country.

By embedding Mineral inside employer-sponsored health plans, employers receive a holistic solution that combines employee health insurance with the HR and compliance tools they need to protect their most important asset: their people. The health insurance companies driving this innovation are raising the bar for others in the market and pioneering a new way to think about employee and organizational health.



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One of my favorite client testimonials is from a municipality that was about to hire a full-time employee to deal with HR and compliance issues. But when their broker presented Mineral, the client said, 'Whoa, they do all this?!

They didn't have to expend a full-time employee in their budget, and they went with our health plan with Mineral as a major function. So, they have to budget for health insurance, but could save the funds that they would have paid [for an HR employee], plus have a solid HR and compliance function. If we could clone that moment across the board, I think we would make a huge effect.

—Vice president for a Mineral health insurance partner

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## “The world is getting more complex, not less,”

- Vice president for a Mineral health insurance partner

“There are going to be more regulations, not less. I think the need for HR and compliance solutions is greater than it's ever been before. And I'm just glad that we're not only in the unique position to fix it, but to fix it better than all the distribution channels of this type.”

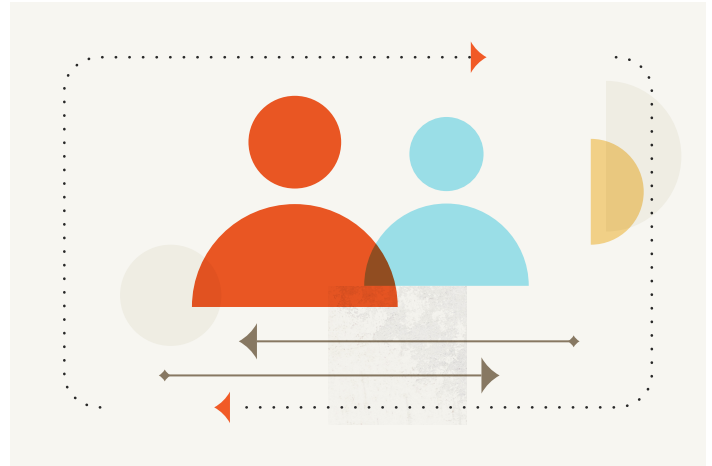


There's been a number of great testimonials that we have, but the one that stands out to me most is an oil and gas company, and the contact was the director of health and safety. Without any sort of background in HR, he found himself up at night worried about [HR and compliance] things that he knew they were not doing correctly but didn't have the resources to figure out. He thanked the Mineral team for providing the resources that he needed to make sure that they were moving forward in this complex time and being compliant.

That solidified for me that this partnership ties back to our mission statement, 'helping people live healthier lives.'

By providing these benefits, we're helping employers no longer be awake at night and worried about what they're going to do to help their employees.

- Sales and account management director for a Mineral health insurance partner



### Are you a health insurance provider ready to create a partnership as successful as Ricky and Lucy?

Join Mineral to create the next dynamic duo in HR and healthcare. [Visit us here](#) to start the conversation. We can't wait to work with you.

### More from Mineral

Visit [www.trustmineral.com/partners/health-insurers](http://www.trustmineral.com/partners/health-insurers) for more information.