# Case Study NO. 006

# How one health insurance provider stayed ahead of sweeping patient protection laws

When the Affordable Care Act passed, the new translation requirements left many health insurers scrambling. With the partnership of ULG, here's how one avoided noncompliance penalties by translating 30,000 pages before enrollment deadlines.



## **Background**

The introduction of the Affordable Care Act (ACA) brought big changes to the language requirements for healthcare entities. The new rules declared translated materials must be available to certain "threshold" populations who do not speak English as their first language.

ULG's client, a large U.S. health insurance company, needed a customizable process to achieve compliance with the new laws. Specifically, one that would allow its sales and administration teams to request Summary of Benefit Coverage (SBC) documents for individual members and group clients in 10 foreign languages, including: Spanish, Chinese, Vietnamese, Korean, Navajo, Farsi, Japanese, Polish, Russian and Tagalog. Under the ACA, the SBC documents are intended to help participants "comparison shop" for appropriate healthcare coverage.

### The Challenge

The company's communications material existed in multiple databases and across numerous web sites, so it was not immediately apparent which material would need to be translated. As a result, the already critical timeline for completion was accelerated, and allowed less than three weeks to launch the translations. If the translated documents were not complete by the mandated deadline, the company could face fines of up to \$1,000 per participant.

Implementing an integrated communications strategy that could proactively manage, monitor and update materials for thousands of plan participants and dozens of websites called for a unique approach from a full-service language partner.

### The Solution

The company partnered with ULG to establish a single-source solution for its communication management needs, including the creation of a technology and database driven repository that allowed information to be easily updated, while simultaneously translating materials.

Two divisions of ULG worked together to provide the company with a seamless process: ULG's Translations Division and ULG's Marketing and Communications Solutions (MCS) business.

The MCS project management team immediately began work with the company in weekly discovery meetings to identify how information flowed through it's systems; these meetings led the development of a Communications Management Platform that consolidated highly complex, secure data from multiple sources, and allowed updating and tracking of all communications throughout the enterprise.

ULG then began translating relevant SBC materials. Since it had not been possible to estimate the total volume for translation until the infrastructure for the new platform was complete, ULG ramped up within three weeks to meet a 3-5 day turn time for all SBC translations.

During the project, there was an average of 125 requests for translation services a month, each request covering multiple SBC documents. ULG was able to accept translation requests from multiple individuals within the company via email, and turn each around within a week.

During peak time, more than 200 requests were handled a month. Throughout the process, personnel within the company could see at a glance where all documents were within the system, monitor their progress and ultimately, with ULG's quality control assurance and reporting systems, their disposition.

### **Results**

ULG's efficient approach of combining translation proficiency with a customized delivery platform resulted in completion of the SBC documents and regulation compliance in advance of the enrollment deadline.

ULG's unique translation methodology, proprietary technology and utilization of translation memory saved the health insurance company over 40 percent versus traditional translation services.

Over the course of the three-month project, ULG efficiently translated more than 30,000 pages related to the SBC mandate into all requested languages.

The new information delivery platform created by MCS was able to provide robust tracking information for document status and completely auditable delivery reports.

ULG's dual expertise in the healthcare market—in both managing the entire information delivery chain and in translations specifically for the healthcare

market—makes it a one-stop shop for technology-enabled communications, production, delivery as well as compliant, integrated translation services.

ULG routinely works with extremely high volume, highly confidential data and is able to quickly scale to meet the needs of translating such content, while also providing healthcare companies with the technology infrastructure they need to meet every compliance and audit requirement under the ACA.

**30,000** documents translated accurately and on-time

**125** average translation requests per month

**3-5 day** turnaround time for all translations

1 platform required for complete communication management and proactive monitoring



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