

CASE STUDY

# Member Benefits Transparency

## *Large Federal Employee Health Benefits Program*

San Framework Pillar: Execution — Digital Product Development

**Ni-San (■■) Consulting LLC**

*Strategy. Transformation. Execution.*

## THE CHALLENGE

One of the largest federal employee health benefits programs in the United States — serving more than 5 million federal employees, retirees, and their families — faced a growing member transparency problem.

Members had no easy way to understand what their plan actually covered before receiving care. When a member needed a procedure — such as rotator cuff repair — they had no way to know whether their plan covered it, what percentage the plan would pay, what their out-of-pocket responsibility would be in actual dollar amounts, or which in-network providers could perform the procedure and how to reach them.

The only source of truth was a dense paper plan booklet. The only alternative was calling a Customer Service Representative. Both created friction, confusion, and cost — at national scale.

## THE APPROACH

Leading from conception through full deployment, we built an interactive member benefits tool — a self-service platform that translated complex plan language into clear, actionable information. Using their own plan data, members could:

- Look up any covered procedure and see exactly what their plan would pay
- See their personal out-of-pocket responsibility in actual dollar amounts — not just percentages
- Find in-network providers by specialty, location, address, and phone number
- Understand the basis for any denied claim — drawn directly from their own plan documentation

The tool did not create new benefits. It made existing benefits visible, understandable, and accessible for the first time.

## THE OUTCOME

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- ✓ Ranked among the most used features on the entire member-facing website — confirmed by site analytics
  - ✓ 25M+ annual self-service transactions driven through the platform
  - ✓ Significant reduction in CSR call volume
  - ✓ A measurably more informed and empowered membership
  - ✓ Greater organizational transparency at enterprise scale
  - ✓ Members who understood their benefits before receiving care — not after being denied
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*"Most organizations don't fail because they lack a strategy. They fail because the strategy never gets executed all of the way."*

— William M. Randolph Jr., Founder, Ni-San Consulting LLC