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Flexplan Administrators  
Case Study | DataPath Platform, BPO Services, Captain Contributor

## Streamlining Benefits Administration with DataPath's Integrated Platform

A growing TPA headquartered in Tulsa, Oklahoma, Flexplan Administrators transitioned to the DataPath platform in 2022 to unify its CDH and COBRA administration while enabling a local banking partnership for HSA services. This study examines how Flexplan overcame the limitations of fragmented technology systems to enhance its service offerings, improve operational efficiency, and strengthen its competitive position in the marketplace.

### Company Background

Flexplan was a small TPA focused solely on FSA services when Greg Holley acquired the company in 2013. As they expanded their CDH services menu and added COBRA administration, they found themselves operating two separate platforms – one for FSA/HSA administration and a separate one, from an entirely different provider, for COBRA services. The multi-platform approach limited Flexplan's ability to provide integrated services to clients and to pursue its growth goals.

### The Challenge

Flexplan faced several critical challenges with its existing systems that were limiting its growth potential:

- 1. Fragmented Administration:** Managing two separate platforms for FSA/HSA and COBRA created unending operational inefficiencies.
- 2. Limited Banking Options:** Flexplan's CDH platform provider at the time required use of its own designated bank for HSA assets.
- 3. Minimal Implementation Support:** When it came to implementing new services or system enhancements, Holley relates that "we almost had to stumble onto the new functionalities, instead of having our platform providers talk us through new features and better ways of doing things."
- 4. Prohibitive Pricing:** When their CDH platform vendor added COBRA functionality, Flexplan considered consolidating to reduce system fragmentation, but found the vendor's COBRA licensing and usage fees prohibitive.

- 5. Lack of Marketing Resources:** Neither of its platform providers provided the scope and quality of client-facing materials Flexplan needed to promote its services and educate employees.

The catalyst for change came when Flexplan's largest client – a mortgage company transitioning to become a bank – expressed interest in offering HSA services with funds housed within their own bank.

"They were very interested in getting into the HSA market and liked the idea of having HSA funds within their bank instead of going outside," says Holley. "When I approached our CDH platform vendor with this option, they would not entertain the idea of bringing in another bank. That prompted me to start looking elsewhere."

### The Solution

After evaluating multiple vendors, Flexplan selected DataPath's platform. Holley cites five primary reasons for choosing DataPath:

- 1. Unified Administration:** A single, proven platform to seamlessly manage CDH and COBRA administration.
- 2. Flexible Banking Relationships:** "DataPath was more than willing to allow us to explore the option of having a local bank," Holley says. "That was critical for not only allowing us to support a key client, but also giving us a distinct competitive advantage in our market."
- 3. Implementation Support:** Access to DataPath's comprehensive Business Process Outsourcing (BPO) services, especially for the platform transition process and high-volume demand periods like enrollment.

- 4. Comprehensive COBRA Platform:** Flexplan gained considerably more robust COBRA administration functionality at a cost-effective price point.
- 5. Marketing Resources:** Access to extensive professional marketing and educational resources at no cost, especially the innovative *Captain Contributor* program.

## Implementation Process

Flexplan began its implementation in August 2022, strategically transitioning clients at renewal to minimize disruption and using DataPath BPO services to assist with the workload. This phased approach allowed the team to gain experience with the DataPath platform through smaller implementations before tackling their largest renewal period.

### BPO Services Utilization

For the high-volume January renewal period, Flexplan leveraged DataPath's BPO services to augment its internal team's capacity:

- **Plan Building:** DataPath BPO assisted with configuring plan parameters in the system
- **Enrollment Processing:** DataPath BPO helped process large enrollment files
- **Rate Setup:** DataPath BPO managed rate configuration for new plan years

## Results & Benefits



### HSA Banking Partnership

One of Flexplan's primary motivations for switching platforms was to establish a partnership with a local bank for HSA administration. DataPath's flexibility made this possible.

Flexplan's local banking relationship for HSAs has provided several advantages:

- **Client Retention:** Strengthened Flexplan's relationship with its largest client.
- **Local Control and Banking Integration:** Funds are housed in the local community – rather than somewhere else mandated by their platform provider – with direct data feeds between the DataPath platform and the local bank.
- **Competitive Differentiation:** Flexplan can now provide customized HSA solutions that competing TPAs using different platforms cannot offer.

*“With only so many hours in the day and limited staff, it was 100% worthwhile to have DataPath BPO handle our transition, plan setups, and enrollments,” Holley says. “We now use them regularly to help with enrollment volume and other seasonal needs.”*

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### Enhanced Customer Support

DataPath's personalized customer support model has been particularly valuable for Flexplan.

“The access to getting help is better with DataPath, whether that's sending in a ticket request or connecting with our representative. We get quick feedback and quick answers,” Holley says. “With our previous providers, we just didn't get the same level of support.”



### Improved Marketing and Educational Resources

DataPath's proprietary employee education and engagement program, *The Adventures of Captain Contributor*, has enhanced Flexplan's ability to communicate with participants and employers.

“I like the marketing materials available through DataPath significantly better than what we had access to before,” Holley says. “The flyers, videos, and customization of the portal – the marketing aspects of it are just far better, in my opinion.”

“Everyone loves Captain Contributor! We get compliments on it all the time, and we can customize the fact sheets ourselves by adding client logos to make them feel specific to each employer,” Holley says. “Clients also really like the ‘Captain Contributor Explains’ video series, which we send out to them and also feature on our website.”



### Streamlined COBRA Administration

The integrated COBRA functionality in the DataPath platform has proven more user-friendly than Flexplan's previous solution. “The COBRA piece of it

is much easier to use than what we had previously, which was pretty antiquated, technology-wise," Holley says.

### Intuitive User Experience

The platform's design has made administration more efficient for Flexplan's team. "We have no issues going into the DataPath platform and figuring out how to find stuff, do stuff, or search for things. Our user experience with it is good," Holley says.

### Competitive Advantage

Holley believes that their DataPath partnership has given Flexplan Administrators distinct advantages versus the competition. Transitioning all of their CDH and COBRA business to DataPath has enabled them to provide more integrated services to clients while establishing a valuable local banking partnership for HSA administration. The comprehensive platform, implementation support, and marketing resources have enhanced Flexplan's operational efficiency and client experience.

*"We're really happy that we moved to DataPath," Holley says. "Our partnership has helped position Flexplan for continued growth while maintaining the personalized service that has always set us apart in our market."*

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## Why DataPath?

- ✓ Seamless, all-in-one CDH and COBRA platform
- ✓ Willingness to support custom banking arrangements
- ✓ Receptive and collaborative implementation team
- ✓ Expert and scalable operational support through BPO services
- ✓ Consistently responsive and reliable technical support
- ✓ Robust partner marketing tools and materials

Ready to simplify your administration and expand client services like Flexplan has? Contact DataPath to learn how we can help you grow your TPA business with seamless solutions, dedicated support, and innovative marketing resources. [Visit dpath.com today!](http://dpath.com)

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