

# CoreSource REPORT

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## SUMMER 2013

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### Notes from Nancy

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#### **2013: A Year of Change, A Year of Results**

When we launched our migrations to the Integrated Client Environment (ICE) last year, we started down a path crucial for the success of our entire organization. Our new Integrated Client Environment allows all of CoreSource to more efficiently service our clients' needs, delivering enhanced capabilities in a more consistent manner across our business. [Read full story.](#)

### ICE Update

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#### **Clients Give ICE Migrations Good Reviews**

Clients that have migrated to the Integrated Client Environment (ICE) are providing good reviews on the features that are most visible to them, particularly the new portal, reporting package, billing updates and communications about the changes.

#### **Lessons from Change Management Training Continue to Resonate Across CoreSource**

Workshops that were designed to help guide leaders and associates through the change created by the development and migrations to the Integrated Client Environment (ICE) provided lessons that continue to resonate across CoreSource.

### CoreSource News

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#### **CoreSource Keeping Watchful Eye on Healthcare Reform Issues**

As the Patient Protection and Affordable Care Act (PPACA) continues to usher in changes to our industry, CoreSource is working closely with Trustmark's Legal and Compliance Department to ensure compliance with PPACA rules and regulations, to communicate to our clients information they need to know, and to inform and educate our associates.

#### **President's Awards Honor Outstanding Associates**

Ten CoreSource employees were honored in June for their achievement and leadership by earning the 2013 President's Award.

#### **CoreSource Invites Corporate Visions Onsite to Develop Sales Messaging**

CoreSource began 2013 by kicking off efforts to differentiate ourselves from our competition through our sales messaging. To do this, we brought in Corporate Visions, a marketing consulting firm.

#### **CoreSource Preparing for Open Enrollment for Evergreen Health Plans**

With open enrollment fast approaching, CoreSource has been working closely with a new client, Evergreen Health Co-op, to prepare for the introduction of its health plans to the Maryland Health Benefit Exchange's **online marketplace, called Maryland Health Connection, which was created in accordance with the Patient Protection and Affordable Care Act (PPACA).**

#### **CoreSource Associate Anniversaries**

Congratulate your colleagues on their anniversaries with CoreSource.

# CoreSource REPORT

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## Notes from Nancy

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### 2013: A Year of Change, A Year of Results

When we launched our migrations to the Integrated Client Environment (ICE) last year, we started down a path crucial for the success of our entire organization. Our new Integrated Client Environment allows all of CoreSource to more efficiently service our clients' needs, delivering enhanced capabilities in a more consistent manner across our business. As the single, largest and most complex project CoreSource has ever embarked upon, ICE offers the competitive advantages that we need in today's marketplace. Given the size and scope of the entire project, implementation has been an involved process.

### Managing change

Change on any level is never easy, and ICE has ushered in a state of transition for anyone involved directly with the project and everyone in CoreSource whose work process and/or roles changed. All of our clients are unique in their own way, so each migration has been different. Unexpected issues requiring resolution have come up with each round of migrations, and implementation of new groups takes more time than it used to because of our learning culture. These issues have demanded we adapt and quickly react to these changes. We're well into transitioning all of our business to ICE, but doing so means that we work in two worlds: our old legacy systems and our new environment. We anticipated these challenges providing [change management workshops](#) to help guide us and offering role-specific training to teach associates what they need to know in the new environment.

As I look at the results, I am so proud of all that we have accomplished. Thus far, we've migrated 128 of the clients that were on eCams (52 percent) and 52 of the clients on the NGS environment (30 percent) and are moving closer to making the portal and reports functionality available to the remaining few Kansas City, Columbus and Little Rock clients that have been in the new environment for some time. In the second quarter of next year, we expect the movement of all CoreSource clients to ICE to be fully complete. We've gained a lot of technical knowledge along the way that will improve the process for future migrations. We've also learned a lot about ourselves, what makes true teamwork and the attributes that contribute to success for our entire organization. Time and time again, we've seen that commitment to our clients allows us to achieve great things. The ability that all of our offices have to come together for a single cause is what makes CoreSource different from, and better than, our competitors.

### 2013 CoreSource Summit

Leadership is critical to the future of our organization, and I am confident that the right people are in place to take CoreSource to the next level. It's evident in how we're working through the ICE migrations, and it was evident by the amazing amount of energy at the 2013 CoreSource Summit. For two days at the end of June, approximately 80 individuals representing the Executive Team, Sales, Client Management, Operations and Support across CoreSource came to Chicago for the annual meeting. The theme was "Lead the Conversation."

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**Nancy Eckrich**  
President, CoreSource

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## Notes from Nancy

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### **2013 Off to a Solid Start! (continued)**

In presentations about selling the value of ICE, in discussions about healthcare reform, selling the value of wellness and in small group sessions designed to teach conference participants how to use messaging developed through Corporate Visions, it was clear that our leaders were taking ownership of their roles and the issues affecting CoreSource today. I was impressed with the depth of questions, the sharing of information and the desire to deliver the best service to our clients that was expressed throughout the Summit. On the lighter side, Eddie the Yeti (aka Northeast Regional President Chip Semyak) made a special appearance, and psychic entertainer Ross Johnson left us wondering if he really could read minds.

### **Creating Enterprise-wide Value**

As energy across the enterprise continues to focus on enhancing our value by creating cohesion and consistency, Trustmark Case Management, NGS CoreSource Utilization Management and CoreSource Health Care Management have worked hard toward moving onto a new healthcare management system, Trucare, in the first half of this year. This move allows us to take advantage of our joint skill sets and tools to support all of our external and internal customers. We continue to move forward to align ourselves more tightly as a single unit in order to achieve our goal.

### **Looking back ... and forward**

Thank you for all you have done this year. Our bottom line margin forecast for the year is looking good at \$6.9 million, which is right at plan. The revenue forecast is \$121.3 million, approximately \$950,000 above our plan. Each office is contributing to our success.

The Northeast is working diligently to implement two key accounts: [Evergreen Health Co-op](#) and GulfStream. The Charlotte office rallied as a team to successfully migrate 80 percent of its clients to ICE, while implementing four new Charlotte clients and four new Lifewell clients. The Tinley Park and Tucson offices have been involved in a major project with Anthem of California to migrate mutual clients to Anthem's JAA system and process. With the migration of Cottage Health Systems, all impacted clients have been migrated to ICE and JAA. The Detroit and Columbus offices generated \$1 million in new revenue with the sale of 11 new cases, and made \$1.2 million in upsales. The Kansas City office is off to a strong 1-1 sales cycle with five (5) new hospital clients for a total ANR of \$615K thru the month of July.

Results for CoreSource will be tremendous this year, but we can't rest. In addition to ICE migrations scheduled through the second quarter of 2014, we need to address compliance requirements stemming from the Patient Protection and Affordable Care Act, ICD-10 and Administrative Simplification. To grow, we need to develop new products and services that meet customers' demands, such as a desire for more self-service and mobile technology. Through it all, I know CoreSource will again rise to meet these challenges.

As always, I'd like us to continue to focus on doing what's right for our clients. And, don't forget to have fun! The combination of these qualities will make us unstoppable – which is exactly what CoreSource needs to be in today's competitive marketplace.

Best Regards,  
Nancy

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## ICE Update

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### Clients Give ICE Migrations Good Reviews

Clients that have migrated to the Integrated Client Environment (ICE) are providing good reviews on the features that are most visible to them, particularly the new portal, reporting package, billing updates and communications about the changes.

"I don't think their reaction is by accident," said David Earle, Regional Vice President, Client Management, CoreSource Charlotte. "I think we're doing a great job in helping prepare them for the migration. When communicating about changes to our clients, whether it's been in writing or in conversation, we've been able to let them know what to expect. We're delivering on everything that we've talked about."

Charlotte clients have moved to the new ICE claim platform, and they now have access to the new portal and reporting package. "Changing to ICE was a challenge because they were on the legacy system for a number of years," he said. "They were used to it. They were comfortable with it. But they now have experienced the advantages of working with ICE."

Clients like the new reporting format, how the reports are delivered (e-mail alerts announcing that reports are available on the portal), and the ability to request customized reports from their Client Manager, Earle said. "With ICE, we're able to deliver the reports they need much sooner, and they are more personalized for each client."

Employers say they appreciate access to member EOBs because they have more information to help employees who have questions about their health coverage, he said. Communications developed by CoreSource Marketing and Trustmark Corporate Communications outlining portal features, when to expect changes and how to use the new portal also have been well-received, he added.

Kevin F. Magrann, Director, Client Management, CoreSource Lancaster, said clients like the portal's new look and its navigation tools. Magrann echoed Earle's comments that clients like many of the features of the new reporting package, including the convenience of a notification e-mail when the reports are posted and being able to easily access them whenever they need them, the ability to add or delete fields of data in a timely manner, and the availability to access all reports in Excel, which makes slicing, dicing and sorting of data easier.

In addition to encouraging and increasing client interaction with CoreSource through online self-service tools, ICE was designed to do the same for members. "Members like the portal. They say it's user-friendly," said Sarah Million, Client Manager, CoreSource Detroit. "They like the instant access to information about their health plan, the security embedded in the system and the ease in which they can reset their username if necessary."

Like all individuals, CoreSource clients adapt to change in different ways. But senior managers are pleased with the client reception to ICE so far, and look forward to continued positive client reaction as ICE migrations are completed.

# CoreSource REPORT

## ICE Update

### Lessons from Change Management Training Continue to Resonate Across CoreSource

Workshops that were designed to help guide leaders and associates through the change created by the development and migrations to the Integrated Client Environment (ICE) provided lessons that continue to resonate across CoreSource. Leaders have said that what they learned in the sessions still rings true, particularly that all associates process change differently, and it's helpful for everyone, from managers leading teams to associates working with their colleagues, to remember that.

"I believe that most of us have a natural tendency to focus on how 'change' is going to impact me and how I do my job," said David Earle, Regional Vice President, Client Management, CoreSource Charlotte. "Change management training opened my eyes to how others around me may be impacted by change and where they may fall in the change cycle. Naturally, I am an optimistic person, and I know that I may arrive at the acceptance phase faster than others. It's important for me to remember that people around me may be in an entirely different phase. In fact, they could be trying to understand why the change is occurring. I find that I am a more effective coach and leader when I make sure I know where the people I am speaking to fall on the change cycle, and customize my delivery and approach to where they are and what they may be feeling."

Last year, CoreSource's Dave Kenney, Second Vice President, HR, and Trustmark's Joy Canonigo, Assistant Vice President, HR Organizational Development, traveled to every CoreSource office, presenting a total of nearly 60 change management workshops. Nearly 1,000 leaders and associates attended the four-hour sessions.

"Change is a process," Kenney said. "It's not like we can flip a switch, and we're done. It takes time, and we have to help each other through the transformation. During times of change, we'll have good days and days of challenge. It's important to understand and remember the phases of transition so that we can better deal with change and move through the phases more efficiently."

Kathy Hunt, Vice President, Client Management, CoreSource Kansas City, said senior managers, who have been involved with the transition for a long time and are in the acceptance phase, cannot lose sight that their employees, depending upon their role in ICE, may be in another phase. "As leaders, we need to remember to reach out to people in different ways, depending on what phase they are in," she said.

For Hunt, change has never been a negative experience. "Here's how I look at it: If I hadn't married, most likely I would still be living in the same town in which I grew up, and I might not have had some of the wonderful experiences I've encountered over the years. Changing careers and working at different companies led me to the position I'm in today. I wouldn't want to be 20 something again," she said.

#### Change Curve (Reaction Roller Coaster)

When faced with change, people generally move through stages to get to acceptance. These stages are similar to those people experience when moving through grief or loss, and include the following:

- Denial
- Anger
- Betrayal
- Frustration
- Bargaining
- Acceptance

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## ICE Update

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### **Lessons from Change Management Training Continue to Resonate Across CoreSource**

*(continued)*

"When it comes to change due to ICE, we can't be quick to assume that everyone feels the same way. The training helped me step back and realize not everyone views change in a positive way, especially if they feel threatened or overwhelmed."

While every employee impacted by ICE may be managing change in a different way and time, everyone has the choice about how to act through the transition. "We need to support each other. We have to help each other through this," Kenney said. "If you see someone struggling, make it a point to say, 'What can I do? How can I help?' A lot of people are working together to make ICE a successful project. I'm very proud of the wonderful teamwork and support that I've seen demonstrated."

# CoreSource REPORT

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## CoreSource News

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### CoreSource Keeping Watchful Eye on Healthcare Reform Issues

“As the Patient Protection and Affordable Care Act (PPACA) continues to usher in changes to our industry, CoreSource is working closely with Trustmark’s Legal and Compliance Department to ensure compliance with PPACA rules and regulations, to communicate to our clients information they need to know, and to inform and educate our associates.

CoreSource senior managers are keeping a watchful eye on many healthcare reform issues, including:

- **Delay in employer mandate penalties:** On July 2, 2013, the U.S. Department of the Treasury announced that the Obama administration is delaying penalties under the Employer Shared Responsibility provision of PPACA, along with certain mandatory reporting requirements related to employer-sponsored coverage, until 2015. The department indicated that the delay was in response to comments about the complexity of the requirements and the need for more time to implement them effectively. Despite this issued ruling, other PPACA provisions have not been impacted. Producers and their clients need to continue to prepare for the changes as they begin renewing plans on Jan. 1, 2014 and thereafter. Provisions that still require attention include: notices by Oct. 1, 2013 about available coverage through the health insurance exchanges; PCORI and the Reinsurance fee; and benefit requirements such as the 90-day waiting period, no pre-existing conditions, no annual dollar limits and dependent child coverage until age 26 even if the child has access to other employer-sponsored coverage.
- **Contraception:** Effective for plan years on or after Aug. 1, 2012, non-grandfathered health plans, both insured and self-funded, are required to provide coverage for contraceptive services to women without cost-sharing. However, through a series of regulations and guidance documents, exceptions have been made for religious employers and other eligible organizations. The final rule provides that self-funded group health plans sponsored by eligible organizations continue to be exempt from the contraceptive services requirement for plan years on and after Jan. 1, 2014, if the plan’s third party administrator agrees to separately arrange for payments of contraceptive services for plan participants at no cost to the plan or plan participants. CoreSource is currently researching and developing options that will make contraceptive payments available to eligible employees in all of our clients’ states. We will be providing clients with further details as they become available.
- **Wellness incentives:** Federal agencies have issued the final rule on Incentives for nondiscriminatory Wellness Programs in Group Health Plans. The final rule identifies standards for wellness programs offered by group health plans, both grandfathered and non-grandfathered, for plan years beginning on or after Jan. 1, 2014. The final rule is designed to give every wellness program participant the opportunity to receive the full amount of any reward or incentive, regardless of any health factor. CoreSource is currently developing a document that will provide more in-depth information on this issue.

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### CoreSource Keeping Watchful Eye on Healthcare Reform Issues *(continued)*

- **Employer-sponsored exchange notices:** Employers subject to the Fair Labor Standards Act (FLSA) are required to provide all employees, regardless of full- or part-time status, a notice regarding public health insurance exchanges beginning no later than Oct. 1, 2013. Federal agencies have issued model notices for employers to use: one for employers who sponsor a health plan and another for employers who do not sponsor a health plan. Each CoreSource office is reviewing the role it will play in helping our clients comply with this requirement.
- **PCORI fee:** PPACA introduced an annual Patient-Centered Outcomes Research Institute (PCORI) fee, previously known as the Comparative Effectiveness Research fee, to sponsors of self-funded health plans. The nonprofit organization, the Patient-Centered Outcomes Research Institute, will use these fees to fund research to compare different medical treatments and interventions to determine what treatments are most effective with the help of clinicians, purchasers, policymakers and patients. The deadline for paying the first fee was July 31, 2013, for plan years ending on or before Dec. 31, 2012.

CoreSource is continually updating documents designed to educate brokers, clients and associates on healthcare reform as PPACA rules and regulations are made final, and is working toward enhancing the [Healthcare Reform Toolkit](#) on the CoreSource website. For more information on issues related to healthcare reform, visit the toolkit from the yellow button on CoreSource.com or the Healthcare Reform ice cube in The Igloo.

*Please note that CoreSource does not provide legal or tax advice. Employers should consult with their own counsel or tax adviser for any specific questions regarding their plan.*



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## CoreSource News

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### **President's Awards Honor Outstanding Associates**

Ten CoreSource employees were honored in June for their achievement and leadership by earning the 2013 President's Award. Senior CoreSource leaders, including CoreSource President Nancy Eckrich, selected the award winners from among the nominations received.

Recipients of the President's Award for outstanding leadership are selected for demonstrating the Leadership Challenge behaviors associated with Modeling the Way, Inspiring a Shared Vision, Challenging the Process, Enabling Others to Act and Encouraging the Heart.

Recipients of the President's Award for outstanding achievement are chosen for demonstrating characteristics that include: interdepartmental partnering that resulted in new sales or successful renewals, providing innovation and adaptation for the benefit of the customer; delivering extra effort during a difficult or unusual business situation and introducing new ideas in cost or time savings for a significant and positive impact on an existing or new client.

### **The 2013 President's Award winners for outstanding leadership are:**

#### **Mitch Redcay, Manager, CoreSource**

"Working long hours to ensure that client accounting activities move from eCams to ICE in a controlled optimal way, Mitch has demonstrated leadership and personal accountability. He became integral to developing the business requirements for the new funding process, provider refund process and financial reports. Instead of trying to retrofit legacy systems processes to ICE, Mitch has embraced ICE and worked to determine the best way for CoreSource Finance to thrive with the new systems."

– Nominated by Clare Smith, Chief Financial Officer

#### **Lorie Conway, Vice President, Operations, CoreSource Baltimore**

"Lorie is the key resource representing the needs of all legacy eCams locations and clients during PathForward, which bleeds over to other enterprise initiatives as well. She thoughtfully planned the migration by arranging for groups of clients to transition in a sequential order; aligned resources to facilitate completion of each round of clients, empowered the teams to succeed and enabled them to do their jobs."

– Nominated by Jerry Castelloe, Regional President, CoreSource Southeast, and Pat Clark, Vice President of Operations, CoreSource Charlotte

#### **Kathy Moon, Team Leader, CoreSource**

"Kathy has done an outstanding job of challenging the process and being an advocate of ICE. On multiple occasions, she was personally responsible for catching incorrect data before it left our organization. As her research is strong, her explanations clear and her recommendations sound, Kathy quickly gains respect from those she is working with."

– Nominated by Clare Smith, Chief Financial Officer

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## CoreSource News

### President's Awards Honor Outstanding Associates *(continued)*

#### **Debbie Boyles, Director, CoreSource**

"Over the past year, Debbie has successfully led several critical initiatives for CoreSource. These projects included the transition of the YourCare teams to Health-Fitness, the rollout of the second generation of the YourCare suite of health and wellness programs, the ICE portal and reports to Sales and Client Management, and the migration of CoreSource members to HealthFitness from WorldDoc. Her flexibility and understanding of shifting priorities were key attributes in her ability to meet the timeframes inherent to completing these demanding projects."

— Nominated by Steve Horvath, Vice President, Product Development and Marketing



Nancy Eckrich and Debbie Boyles

#### **Bill Ehlebracht, Second Vice President, CoreSource**

"Bill joined CoreSource with the PathForward project in full swing. First as a consultant and then as a full-time employee, Bill filled the challenging role of program manager for this far-reaching technology project. Working with various project teams and ad hoc groups, he strives to build the consensus that enables CoreSource to stay on task. Bill frequently speaks to our vision for the future, the advantages that PathForward offers and the image of our new environment as our organization adapts itself to the changing landscape."

— Nominated by Lloyd Sarrel, Chief Operating Officer



Bill Ehlebracht and Nancy Eckrich

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## CoreSource News

### President's Awards Honor Outstanding Associates *(continued)*

#### The 2013 President's Award winners for outstanding achievement are:

##### **Amanda Yates, Client Coordinator, FMH CoreSource**

"Over three short years, Amanda has proven herself to be an effective role model who embraces change with a positive attitude and continually drives for results. When a client coordinator position became available, Amanda eagerly accepted the challenge. This past year, she began servicing a non-traditional client. True to form, she helped our claims and operations teams develop a greater understanding of this client's needs."

— Nominated by Ben Frisch, Regional President, CoreSource Kansas City and West Des Moines, and Kathy Hunt, Vice President, Client Management, CoreSource Kansas City

##### **Rachel Sanfratello, Client Coordinator, CoreSource**

"Rachel was asked to work with two high-profile clients that were threatening early termination as they were unhappy with the service they had been receiving. Working with the clients and their brokers, she quickly developed a detailed list of open issues, created an issue-tracking log to provide weekly updates, and implemented weekly status calls. With Rachel at the helm, the field reports that service has improved significantly, restoring their confidence in CoreSource."

— Nominated by Andy Bartricki, Director, Client Management, CoreSource

##### **Terry Meier, Associate Director, FMH CoreSource**

"Terry has always been service-oriented, helping all of us who are at times technologically challenged with our computers and phones. However, in 2012, his primary focus was making certain the office move for Kansas City went smoothly. Dealing with a number of opinionated managers and employees, he somehow managed to build consensus and maintain a sense of teamwork, sometimes in creative ways."

— Nominated by Ben Frisch, Regional President, CoreSource Kansas City and West Des Moines

##### **Eddie Lassiter, Senior Systems Analyst, NGS CoreSource**

"Like many CoreSource associates who fill a shared-services role, Eddie cares deeply about doing the best job he can for our clients. He worked on the new cash administration system initially developed to support the Nippon billing, commissions and cash application processes. That same system is now used for ICE billing and cash receipts. Eddie has been instrumental to CoreSource in developing and enhancing these new technologies to meet the needs of our clients."

— Nominated by Clare Smith, Chief Financial Officer



Amanda Yates and Nancy Eckrich

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## CoreSource News

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### **President's Awards Honor Outstanding Associates** *(continued)*

#### **Pam Corso, Vice President of Operations, CoreSource Chicago**

"Despite facing myriad operational challenges this year, including the migration to JAA and ICE, Pam demonstrates the power of a can-do attitude to her staff and office. For several months, while we were recruiting for the role of Director of Client Management, Pam willingly stepped in, traveled extensively for finalist meetings and addressed service issues with clients. Pam played a critical role in building a stronger partnership and alliance with Anthem of California. Her efforts have helped lead to Anthem referring prospects to CoreSource and in Anthem opening discussions of expanding our relationship into other Anthem states."

– *Nominated by Dave Parrish, Regional President, CoreSource Chicago and Western Region, and Andy Bartnicki, Director, Client Management, CoreSource*

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## CoreSource News

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### CoreSource Invites Corporate Visions Onsite to Develop Sales Messaging

CoreSource began 2013 by kicking off efforts to differentiate ourselves from our competition through our sales messaging. To do this, we brought in Corporate Visions, a marketing consulting firm. Through a three-phase process, the expertise of Corporate Visions helped us learn how to create, deliver and sustain messages in a way that creates a differentiated customer experience at the point of sale.

Phase one was a two-day workshop held at the Lake Forest office in December 2012. Regional Presidents, Sales Executives, Client Managers and Corporate Marketing staff made up the group of 15 that focused on identifying:

- The pain and challenges faced by the decision-makers at our clients and prospects—the executives responsible for ensuring employee satisfaction, retention and wellness while mitigating financial risk;
- The competition we're really up against—their decision to keep the status quo—and the factors that play into that decision; and
- Our "value wedge," which is our points of differentiation that provide a solution to prospects' challenges, as well as motivates them to move away from what they've been doing because the CoreSource solution delivers results.

From these findings, Corporate Visions perfected the verbal and visual messaging "Point of View" (the validating of the client's pain points and challenges) and the "Solution Whiteboard (how and why partnering with CoreSource is the right decision.)

The purpose of phase two was to train Sales Executives and Client Managers on the Point of View and Solution Whiteboard concepts, positions and tools; and then practice the presentation and apply it to real situations. During the last week of February 2013, 52 individuals participated in a two-day training and hands-on workshop to become intimately knowledgeable with this condensed, but compelling message that is consistent across the CoreSource business. View the narrated Point of View.

In addition to learning the primary message, Corporate Visions introduced several "grabber" techniques that can be applied to presentations to make them relevant and memorable to the buyer. The techniques that were taught, practiced and customized during the workshop were:

- Number play:

180% ↑ in employee premiums  
only 47% ↑ in wages

5% of pop. = 50% of costs

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### **CoreSource Invites Corporate Visions Onsite to Develop Sales Messaging** *(continued)*

- Word plays: “What if you...?” or words in common (presenting three random words, asking what they have in common, then explaining their similarities by tying them together based on the theme of the presentation)
- Props
- Story with contrast: Using a personal anecdote to explain pain vs. gain
- Mini dramas

Phase three is the creation of the reinforcement and follow-up communications, and the rollout this month of e-mail communication campaigns to brokers. We revealed more on this at our annual Sales and Client Management Summit, held June 25-26, and shared success stories of wins and positive return on investment.

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## CoreSource News

### CoreSource Preparing for Open Enrollment for Evergreen Health Plans

With open enrollment fast approaching, CoreSource has been working closely with a new client, Evergreen Health Co-op, to prepare for the introduction of its health plans to the Maryland Health Benefit Exchange's online marketplace, called Maryland Health Connection, which was created in accordance with the Patient Protection and Affordable Care Act (PPACA). CoreSource won the administrative services contract for Evergreen Health in February.

"With a little less than two months to go before open enrollment begins on the Maryland Health Connection, we're well into the implementation process," said John Wombacher, Client Manager, CoreSource Baltimore. "Early on, our primary focus was providing assistance to Evergreen Health, pulling together necessary information to complete its various regulatory filings. But now we're programming and testing systems, looking at changes we'll need to make on our claims platform to work with the state exchange, and finalizing member communications. The process is going well, but there still is a lot of work to complete. The next four to five weeks will be critical to our ultimate success when the open enrollment period begins on Oct. 1, 2013. We are getting down to crunch time."

Evergreen Health's insurance plans are designed for low- to middle-income Maryland residents who earn too much to qualify for Medicaid yet not enough to afford private insurance, as well as Maryland employers with fewer than 50 employee lives.

Chip Sernyak, Regional President, CoreSource Northeast, said the Baltimore office is working closely with key people across other CoreSource offices, Trustmark departments and Evergreen Health to:

- Build integration with the Maryland Health Connection to allow the electronic trading of files;
- Test systems to ensure that data can be shared efficiently;
- Assist Evergreen Health in creating a communication plan to file with the Centers for Medicare and Medicaid Services;
- Create new electronic billing capabilities for individual plan members;
- Develop electronic communication capabilities for members and care management; and
- Provide welcome kits and ID cards

As a non-profit health insurance cooperative based in Baltimore, Evergreen Health is a recipient of a \$65 million loan from the U.S. Department of Health and Human Services (HHS). Through no- or low-interest loans from HHS, PPACA encourages the establishment of co-ops to expand access to healthcare.

### Important Dates

- Individuals can enroll in Evergreen Health insurance plans on the Maryland Health Connection, beginning Oct. 1, 2013.
- Enrollment in Evergreen Health plans off the exchange for individuals and small groups will begin as close to Oct. 1, 2013, as possible.
- The Baltimore office will provide claims and customer service for individual Evergreen Health plan members who buy on the exchange when coverage becomes effective on Jan. 1, 2014.
- Open enrollment for small groups on the Maryland Health Connection begins Jan. 1, 2014, with effective dates beginning March 1, 2014.

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## [CoreSource News](#)

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### **CoreSource Preparing for Open Enrollment for Evergreen Health Plans** *(continued)*

Sernyak said Evergreen Health is expected to grow rapidly into a major organization. Currently, 750,000 Marylanders are without insurance. According to Evergreen Health's actuary, Milliman, the new cooperative's health plans are projected to capture 32,000 lives in its first year and then increase annually to 79,000 lives by 2018.

"Maryland hasn't had a new insurance company for 15 years," said Alan Wiederhold, Senior Regional Sales Director, CoreSource Baltimore. "Evergreen Health will operate as a new type of entity to be governed by its members. Its goal is to make healthcare more available and affordable to working families through stronger emphasis on primary care services, use of telemedicine technology, and reinvestment of savings and revenue back into the healthcare needs of plan members."



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**CORESOURCE**

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PERSONAL. FLEXIBLE. TRUSTED.

## CoreSource News

### CoreSource Associate Anniversaries

The following associates celebrated milestones with CoreSource between January and July this year:

#### 35 Years

Lynn Hagen

#### 30 Years

Terri Smith

#### 25 Years

Anita Werner

Paula Cade

Debbie Boyles

Janet Putz

Raquel Rodriguez

Janet Vogelpohl

Donna Alpaugh

Shirley Sickbert

Patricia Krotee

Marianne Farley

#### 20 Years

Paul Wrobel

Linda Duffey

Susan Fritz

Lee Rufty

Jason Distefanis

Wanda Wiley Tracy

Polly Redding

Mary Lichty

Donna Trimble

Lucille Kempinski

Marie Spears

Kim McCool

Tamara Reese

#### 15 Years

Katherine Rizek

Roberta Caruthers

Crystal Dowell

Amy Nudi

Joan Thiel

Andrew Durbin

Michelle Stoner

Jennifer Manning

Kristen Woods

Melinda Brinson

Barbara Thurfield

Susan Zajac

Deborah Meek

Melissa Leader

Jill Sullivan

Kelly Hackart

Brandy Stadter

Amy Smigielski

Shirley Peterson

Donna Ross

Nickey Romine

Tatia Paris

Jane Duggan

Ben Frisch

Ruth Lang

Joyce Marino

Ruth Hinson

Marilyn Creamer

Misty Shay

Ken Elliott

#### 10 years

David Earle

Linda Kloap-Price

Kearney Miller

Shelia Robinson

Darlene Baum

Adrienne Gavin

Ladon Johnson

Judy Bucher

Elizabeth Ford

Amanda Killian

Nancy Bachman

Emily Hurst

Mary Dilutis

Carol Fannin

Elaine Maitz

Lorie Mullins

Theodore Jaworski

Sherita Walker

Diane Cavataio

Lauta Tulecki

Carol Petero

Philip Houseal

Cathie Tonkovich

Lisa Lewis

Kristen Gilmore

Denise Shindler

Dorothy Wells

Angela Murray

Catherine Matthews

Heather Roeder

Kevin Kauffman

Debra Ball

Penny Walker

Anna Palazzolo

Julie Cardarelli

Robin Rick

Anthony DePietro

William Thatcher

Doris Barley

Tina Patton

Jason Dennis

Travis Ginchereau

JoAnn Binder

Valarie Rodriguez