



Welcome!

We'll begin shortly but first, a few reminders:

- **There is no dial-in number** for this webinar. Please use your computer or mobile device for audio.
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- Use **Google Chrome**, if possible, for a better overall experience.
- Use the **Q&A box** to ask questions anytime during today's webcast (lower left of your console.)



Small Business Webinar Series

Lessons in Resilience

A small business story of re-opening and thriving during COVID-19

Wednesday, August 5
12:00 – 1:00 pm ET

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Exp. 5/22

 Guardian



Launching Guardian's new Small Business Webinar Series

- 1** Bi-weekly -- Wednesdays at 12 pm ET
- 2** 30 – 45 minutes
- 3** Timely, relevant topics about protecting owners, their business, and their workforce
- 4** For owners, managing partners, top leadership, HR and benefits professionals



Our featured speaker



Rosanna Dovgala

CEO and Managing Partner



Today's Topics

1. About Sierra Health Group
2. Lucky strike: What was already going our way before COVID-19
3. What worked well
4. Challenges
5. Moving forward
6. Audience Q&A



COVID-19 has created an imperative for companies to reconfigure their operations, and an opportunity to transform them.

Source: McKinsey, *Jump-starting resilient and reimagined operations*, May 2020

About Sierra Health Group



▪ Who We Are

- Small company
- Less than 100 employees
- Based in Bloomfield, New Jersey
- Family-type environment

▪ Who We Serve

- Hospitals
- Clinics
- Nursing homes
- Home health agencies
- Large physician practices

▪ What We Do

- Revenue cycle
- Patient access/scheduling/customer service
- Financial counseling
- Billing, coding, claim submission
- Insurance follow-up
- Denials management
- Banking management / cash reconciliation



Lucky Strike: What was already going our way (before COVID-19 even hit)

Things that worked to our advantage

1

Physical layout of the office

- Cubicles
- Security at every door
- Cameras throughout building

2

Client acquisition and expansion

- During March and April

3

Agility of being a smaller company

- Decision making is centralized, which enabled us to make decisions quickly
- If they were wrong decisions, we could reverse course

4

Phones/Dialer

- Web-based ensures flexibility and continued call recordings
- Hunt group was already established to work via cell phones or computer-based application

5

Access to all systems/applications

- Already established in Bloomfield, which meant laptops were only needed to connect remotely to our servers

6

Team structure

- Already organized to support internal growth and mentoring; future growth was always an option
- Average age of our employees is around 30; they are learning and growing and eager to move ahead

What worked well

What worked well

- **“Communicate, communicate, communicate”**
 - Early and often
 - Executive team
- **Understanding / empathizing with employees**
 - Acknowledge their fears and be as flexible as possible
 - Share our concerns
 - Reinforce the critical nature of our work to public health
- **Morale boosters**
 - Positive feedback (more than usual)
 - Food! Individually packed pretzels, donuts, etc.
- **Corporate improvements**
 - Productivity teams
 - Flexibility with employees
 - Employees roles to meet the needs of the situation
 - Hybrid staffing plan
 - Executive team increased delegation to focus on higher priorities



Dedication of our executive team

During complete office closure, executive teams handled all clerical duties that were required to be done in the office.



Collecting input from employees

What are your biggest challenges working from home?

- Easily distracted: 63%
- Kids/family are disruptive: 54%
- Faulty equipment: 36%
- Dog constantly barking: 36%
- No dedicated workspace: 28%



How effective was Sierra's course of action during the "work from home" period?

- Great: 73%
- Good: 27%
- Needs improvement: 0%
- Horrible: 0%



How productive are you working from home compared to in the office?

- More productive : 18%
- Less productive: 36%
- Same productivity: 45%



Challenges

Challenges

- **Fears about potential for...**
 - Rampant spread of the virus in our company
 - Negative financial impact
 - Decreased productivity
- **Home office in epicenter of epidemic**
 - Essex County, New Jersey (10 miles from New York City)
- **Transition to a fully functioning office**
 - Require masks while walking around or in any common areas
 - Office signage (handwashing, distancing, mask-wearing)
 - Purchased 2,000 disposable masks (and some home-made)

Transition from pre-pandemic to post-outbreak

March	From fully staffed in office to half in office/half remote
April	Full shut down with only executive team in the office
May	Back to half in office/half remote as of 5/23
June	Nearly fully staffed in office
July	Leased additional office space to allow more distancing and to accommodate additional staff



Challenges

- **Lack of testing capacity**
- **Understanding new federal and state regulations**
 - Expanded family/medical leave under the Families First Coronavirus Response Act, and NJ state Paid Family Leave
- **Human resource issues**
 - Responding to HR needs on a case-by-case basis
 - Fear of instituting HR policies that were too stringent or putting policies in writing that may not be legal
 - Fear of employees taking advantage of the situation
- **Financial struggles**
 - Clients struggling financially – requesting delayed bill payment
 - Acquiring laptops
 - Anticipating reduction in fees due to decreased volume
 - Office policies for re-opening the workplace



Employee planning & needs

■ Onsite staff (working at hospital locations)

- March 16 --onsite Staff Contingency Plan
- Responding to onsite hospital staff seeking “hazard pay”
- Ordered plexiglass for Patient Registration areas
- Masks and eye shields required for those working in Emergency Room
- Established a “remote” registration for COVID-positive patients
- Onsite financial counselors cut by 50%; appointment only until July 2020.
- Rotated ER registrars every couple of days to reduce stress and burden

■ Bloomfield staff

- Supporting employees who had family members affected by COVID-19
- Retaining employees who were unable to do their jobs remotely
- Re-assigning employees to different positions due to lost work
- Maintaining employee confidence and working through interoffice issues due to heightened tensions



Moving forward

Balancing survival and growth

- **Thriving yet still struggling in many ways**
 - Expansion of our client base but struggling with day to day issues
- **Still developing HR policies**
 - Seeking guidance and research
 - Understanding employee “requests” vs. “mandates”
- **Employee issues**
 - Out-of-state vacations or who “think” they might have COVID-19
 - Employees who may be “taking advantage” of the situation
 - Needs of new hires regarding the pandemic
 - Determine if we can issue a pay increase globally for all employees
- **Client successes**
 - Helping launch telehealth initiatives and billing capabilities
 - Helped clients maintain revenue
 - Maintaining productivity to ensure continued revenue stream
 - Providing resources to clients experiencing layoffs/furloughs
 - Supporting clients in applying for/obtaining financial relief from the CARES Act, accelerated Medicare payments, etc.



Preparing for the future

- **Focusing on our people**
 - Collecting feedback
 - Considering instituting an employee task force
 - Making safety a priority for workers and families
- **Planning ahead**
 - Preparing for hybrid work model in anticipation of partial or complete shutdown
- **Re-thinking what's possible**
 - Leasing additional office space to allow proper distancing and to accommodate new business
- **Expanding staff capabilities**
 - Creating redundancy for management staff, i.e., two managers know each other's jobs and responsibilities





Questions?

Additional Resources



Employee benefits for my small business
How benefits can help you set up your business for long-term success

Whether you work independently or run your own small enterprise, you face the unique and exciting challenge of setting up your business for long-term success. Not only must you adhere to a bottom line, you also need to help your employees – and yourself – feel fulfilled and well-prepared for whatever life may bring. To achieve that kind of fulfillment, you need more than compensation. You need benefits.

How can Guardian help your small business?
Learn how Guardian is supporting small businesses like yours, through the COVID-19 pandemic and beyond.



Small Business Benefits



Navigating the impacts of the coronavirus
We continue to help protect the health and safety of our customers, their families, and our colleagues.

A pledge to help fellow Americans
Guardian has pledged \$500,000 toward causes helping Americans impacted by the COVID-19 pandemic, with a focus on supporting Feeding America® to help address food insecurity across the country.

In addition, Guardian is proud to partner with the U.S. Chamber of Commerce Foundation by providing an \$80,000 grant to women and minority business owner applicants through the [Save Small Business fund](#), established for small employers who are struggling due to the pandemic.



COVID-19 Resources



LIVING CONFIDENTLY® TOOLS & RESOURCES RESEARCH ABOUT



Insurance Needs of Small Business Owners

The dreams of small business owners and the business plans that outline the strategy to fulfill those dreams rarely include the insurance protections that business owners will need. Yet, having adequate protection can help your business succeed, while

Small Business Owner Resources



Guiding the small business community through any challenge

f in t e



AMEX "Stand for Small" Sponsor

Our commitment to small business is at the heart of everything we do. And that commitment shines brightest in the most challenging times.

Learn how Guardian is supporting small businesses like yours, through the COVID-19 pandemic and beyond.



Thank you!