Alliance Partners Training

Part 2

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Who is HR Ledger?

We are a full-service payroll vendor, capable of supplying any service that the big two do and some they don't in all fifty states but based in and focused on California. The difference is we do it correctly and with concern for the business success of our clients and our alliance partners. Our Story on how we got here is simple:

They say that necessity is the mother of invention. In 2001 the principals of HR Ledger® operated an Employee Benefits General Agency. The agency was becoming overwhelmed with customer service issues. Employers would not administer their benefit plans correctly and would pass the payment, eligibility, missed deadline problems onto their broker. The brokers aggregate the issues and would pass them on to us in bulk. The more business we wrote, the more margin was consumed with problem solving.

Additionally, the partners wanted a way to encourage the insurance clients to complete the admin processes accurately, completely and on-time. We tried to cajole them, provide incentives, and many other methods to motivate them. However, customers know if you don't solve their problems they will find someone who will.

Finally, we asked the question "Who has the information we need and enough skin in the game to prevent the issues before they happen?" Our answer was The Payroll Company! 95% of the data needed to complete benefit administration tasks are included in payroll data and transactions. Employer's must make payroll and employees will make sure every box is filled in and every "i" is dotted if it means they'll get paid. Just about every benefit transaction can be gleaned from payroll transactions. The question then became how do we collect it?

In addition to the reasons stated in my prior blog we started HR Ledger to collect the benefit data we needed to properly administer benefits for our brokers' clients and protect our brokers in 2003. We wrote a benefits administration engine to sit alongside our payroll software searching for the details that are so hard for an employer keep track of and report. The results were amazing! In one instance, we found an insurance agency had paid more than $60,000 of premiums on its own terminated employee. With other clients, we found employees who had not been enrolled, dependents not covered, and policies which had lapsed. That liability for all the potential medical bills would of course be on the employer.

Today we continue the quest to make life easier for employers and our alliance partners alike. Our original pledges to our insurance brokers remain: we will not compete by selling insurance products and we will do no harm to their relationship with their clients. That same ingenuity which we applied to benefits administration we now utilized to connect all our client's premium paid vendors. You see our nature as business owners and executives is to seek people who serve us well, understand us, specialize in what we need and deliver it at an honest cost. Each one of an employer's

vendor relationships goes to supporting their company's culture. We want to make those relationships better and more valued by connecting them with the information they need to support their client. You see payroll is not just about payroll anymore.