GREEN LEAF
BUSINESS SOLUTIONS

COMPANY

Green Leaf

LOCATION

Vista, CA

BUSINESS

Payroll, HR, and benefits
solutions for the
cannabis industry

IDEON SOLUTION

Enrollment and member
management API

How Green Leaf delivers a better client experience through API-powered carrier connectivity

The Opportunity

Green Leaf Payroll & Business Solutions was formed in 2016 to solve some of the unique problems of the cannabis industry as it emerged from a legal gray area. The firm helped clients secure bank accounts to avoid handing employees stacks of cash and to make payroll tax payments. It also provided access to a full range of benefits and human resources technology.

There was one service, however, that Green Leaf didn't want to offer: a direct EDI connection between an employer's benefits software and its insurance carriers. In the benefits industry, these connections enable the digital communication of employer and employee enrollment data to carriers.

"We were avoiding it like the plague," says Tyler Priest, Green Leaf's vice president for strategic accounts. "**It would take eight to 12 weeks to build carrier connections, and something would always break**. Then I'd have to devote employee time and energy to fixing it that should have gone to servicing clients." It was simpler to have the employer or its insurance broker manually fill out forms to add or change coverage and send them to the carrier.

By the start of 2021, however, potential clients started demanding the speed, efficiency, and automation of electronic connections to their carriers. "If we didn't offer a solution," Priest says, "we ran the risk that clients would look elsewhere."

The Solution

Researching the options, Priest found an article explaining that EDI, the technology used to connect to carriers, was being replaced, in some cases, with APIs, a modern approach that is much faster, scalable, and more accurate. He contacted Ideon, a leader in API solutions for benefits platforms, to help Green Leaf enhance its carrier connectivity capabilities.

As Priest looked further into Ideon's solution, he concluded that integrating to Ideon's API would be worthwhile. "The initial investment in developers is going to pay for itself ten times over," he says. "We have a better client experience and better profit margins."

After a short development and testing period, Green Leaf's first

> "The initial investment in developers is going to pay for itself ten times over. We have a better client experience and better profit margins."
>
> **Tyler Priest**
> **VP for Strategic Accounts**
> **Green Leaf**

client went live in March 2022. "We spent a few months building the foundation," Priest says, "and **now our benefits enrollment and administration experience is light years faster**. We can now set up a client connection in 48 to 72 hours, while the industry standard remains 8-12 weeks."

The Impact

Green Leaf's clients see the benefit right away. Employers don't have to retroactively adjust payroll when carriers take months to verify premium deductions. And employees are covered much faster. Says Priest: "An employee can get hired and complete their benefits paperwork on Monday, and be covered when they go to the doctor on Friday."

Ideon's API validates employee data and flags errors, before the information reaches carrier systems. "**We just had an issue where the social security number of a dependent didn't match the carrier's records,**" Priest says. "**The API immediately shot back that there was a discrepancy**. With EDI, it's a time bomb. We might not find out for weeks or months there was a problem."

For Green Leaf itself, the switch to Ideon has made its staff much more efficient. "I don't have to devote a salaried employee to build out our benefits because we can just grab a script, drop in the information, and it's done," Priest said. "Our competitors have whole departments devoted to benefits."

Now, he adds, Green Leaf has better profit margins. "We charge a fee to set up carrier connections. Before, I had to pay most of the fee to our payroll vendor to build the EDI connection. With all the labor we put in, we lost money. Working with Ideon, there's so little labor required on our part. **Carrier connections are now a revenue generator for us instead of being a loss leader**."

Perhaps the biggest benefit Priest sees from using Ideon for carrier connections is the opportunity to win new clients in the rapidly growing cannabis industry, especially through referrals from insurance brokers. "The brokers don't believe that it's possible to set up a carrier connection in less than 8 to 12 weeks," Priest says. "Once they see we can do a 1,500-member group in 72 hours, why would they send business anywhere else?"

Carrier Connection Set Up

Industry Standard — **8-12** WEEKS

48-72 HOURS — **With Ideon**
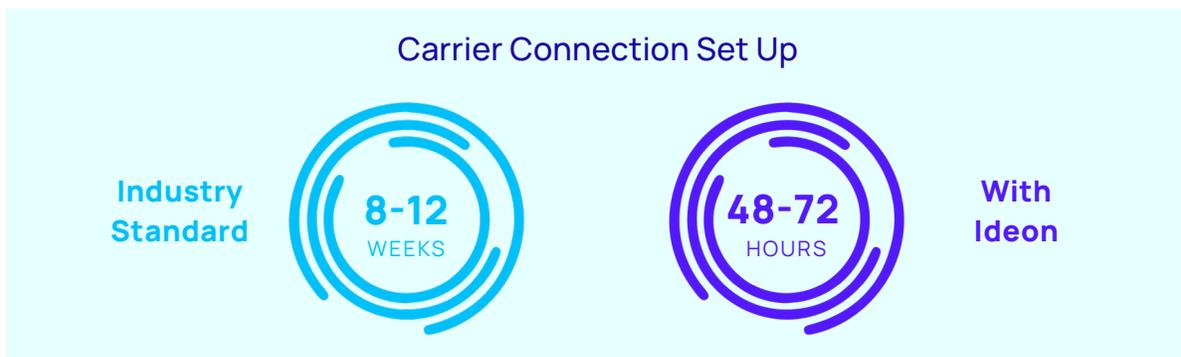
ABOUT IDEON

Ideon is the way health insurance carriers and employee benefits providers connect with new technology partners to deliver seamless consumer experiences at every stage of the member journey. We are not the websites or apps you use to choose a plan or find a doctor. We are the infrastructure, the 'pipes,' that simplify the complex exchange of quoting, enrollment, and eligibility data between carriers and the technology partners so that they can, in turn, deliver health and employee benefits to hundreds of millions of Americans everyday. Our APIs transmit billions of data points between InsurTech and insurance carriers, powering an amazing benefits experience for all. **Faster. Better. Awesomely.**