



**Training Proposal for:
Moore Benefits, Inc.**

Small Business \leq \$50,000

ET15-0209

Panel Meeting of: July 25, 2014

ETP Regional Office: San Diego

Analyst: M. Ray

CONTRACTOR

- Type of Industry: Financial Services
Services
Priority Industry: Yes No
- Number of Full-Time Employees
California: 5
Worldwide: 5
Number to be trained: 4
Owner Yes No
- Out-of-State Competition: No OSC
- Special Employment Training (SET): Yes No
- High Unemployment Area (HUA): Yes No
- Turnover Rate: 16%
- Repeat Contractor: Yes No

FUNDING

- Requested Amount: \$3,520
- In-Kind Contribution: \$11,400

TRAINING PLAN TABLE

Job No.	Job Description	Type of Training	Estimated No. of Trainees	Range of Hours		Average Cost per Trainee	Post-Retention Wage
				Class / Lab	CBT		
1	Retrainee SET SB <100	Business Skills, Commercial Skills, Computer Skills	4	8-60	0	\$880	\$27.09
				Weighted Avg: 40			

- Reimbursement Rate: \$22 SB Non-Priority
- County(ies): Orange
- Occupations to be Trained: Account Manager, Sales Representative, Customer Service Associate, Owner
- Union Representation: Yes
 No
- Health Benefits: \$1.09 per hour

SUBCONTRACTORS

- Development Services: Training Funding Source (TFS) in Seal Beach will assist with development of this proposal for a flat fee of \$200.
- Administrative Services: TFS will also assist with administration for a fee not to exceed 13% of earned funds.
- Training Vendors: To Be Determined

OVERVIEW

Founded in 2001, Moore Benefits, Inc. (Moore) (www.moorebenefits.com) is a full-service employee benefits consulting company that provides brokerage, administration, education, and advocacy services for small to mid-sized businesses. A small business located in Irvine, the Company delivers customized employee benefit plans that aligns with the unique needs of its customers and maximize return-on-investment.

Moore is eligible for ETP funding under Special Employment Training (SET) provisions for frontline workers. Under SET, an employer is not required to demonstrate out-of-state competition. To qualify under SET, trainees must be earning at least the statewide average hourly wage at the end of the retention period.

Moore is faced with increased regulatory changes brought by various legislation, most recently the Affordable Care Act (ACA). These changes had a significant effect on how the industry does business in terms of plan designs, rating structure, eligibility rules, and employee notifications.

Consequently, the Company must deliver strong business acumen, provide industry expertise, and improve client service by: 1) staying current and understanding new and proposed laws and regulations; 2) teaching various insurance carriers products and rates within each market segment; 3) identifying where to place coverage for persons based on their provider needs; and 4) tracking enrollments for employees and dependents that conforms to the new rating structure.

In addition, to further enhance its ability to provide exceptional customer service, Moore has invested on a new software system (Employee Navigator). The system will consolidate multiple tasks into a simple and intuitive platform that will allow the Company to spend less time on paper work and more time supporting customer's needs.

Training Plan

ETP funds will assist the Company to provide its workers the necessary training to keep pace with changes driven by industry and customer demands. Training will allow Moore to compete and win businesses by providing comprehensive technical expertise and technology solution that is tailored to each customer's needs.

Business Skills – Training will be delivered to all job occupations. Course topics in Process/Quality and Performance Improvement will provide workers with skills to improve internal procedures. Customer service, conflict resolution, problem solving, and project management skills training will allow trainees to effectively address all issues regarding claims resolution as well as eligibility and billing for its customers.

Commercial Skills – Training will be delivered to all occupations in courses related to the Company's product lines and the changes brought by governmental requirements. Product Knowledge and Employee Benefits Regulation Updates training will provide workers the skills to successfully design comprehensive benefit packages in the changing landscape of the legislative environment.

Computer Skills – Training will be delivered to all trainees as it relates to their job function. Employee Navigator, Gen4, Group Benefits Manager, and various Insurance Carrier Website Enrollments training is essential in ensuring accuracy and efficiency in handling all administrative services throughout the life of the plan.

Frontline Managers

According to the information provided by Moore, Account Managers are directly involved in sales and retention of employer group accounts. Less than 20% of their overall job duties are spent managing staff. Therefore, Account Managers meet the Panel's definition of frontline workers.

RECOMMENDATION

Staff recommends approval of this proposal.

Exhibit B: Menu Curriculum**Class/Lab Hours**

8–60 Trainees may receive any of the following:

BUSINESS SKILLS

- Conflict Resolution
- Customer Service
- Effective Meetings & Facilitation for Open Enrollment Education Meetings
- Interpersonal Communication
- Leadership Skills
- Marketing & Sales Skills
- Planning & Development
- Problem Solving & Decision Making
- Project Management
- Team Building
- Time Management
- Change Management
- Performance Improvement
- Process/Quality Improvement

COMMERCIAL SKILLS

- Employee Benefits Regulation Updates
- Product Knowledge

COMPUTER SKILLS

- Adobe
- Agency Management Systems (Gen4)
- Employee Navigator
- Group Benefits Manager
- Insurance Carrier Website Enrollments (Aetna, Anthem, HealthNet, Kaiser, Principal, etc.)
- Microsoft Office

Note: Reimbursement for retraining is capped at 60 total hours per-trainee, regardless of method of delivery.
