ZYWAVE CASE STUDY
Decisely Insurance Services

Location
Roswell, GA

Success with
Group Benefits Quoting API

Insurance Focus
- Employee Benefits
- HR Services
- Integrated Technology Solutions

“"It was a true collaboration between our teams.”"

BACKGROUND
Decisely Insurance Services is a broker-friendly benefits brokerage and HR services firm that specializes in providing integrated technology solutions for small businesses. Decisely provides employee benefits coverage to small businesses across the country, as well as a mix of recruiting, HR administration, payroll, and compliance solutions on an easy-to-use tech platform. They believe that small businesses should have access to the same comprehensive health coverage as large organizations. With a focus on franchises and association-based companies, Decisely helps small businesses source lower cost, broader healthcare coverage, helping to improve their employee recruiting and retention.

As part of their integrated technology solutions, Decisely leverages carrier-direct data via API to enhance their quoting processes. This data allows them to quote coverage for their clients more efficiently within their own system, and to push their quote data directly from their quoting platform to their own employee enrollment tools.

OPPORTUNITY
Decisely had been leveraging a quoting API; however, the pricing structure required that they pay a fee to license the data per state – whether they ran one quote or one hundred. As a small business, expense management is essential for their success, and they were spending a lot of money to license quoting data from just 33 states. The Decisely team was looking for a way to access quoting data from all 50 states, while still being able to decrease their costs.

While cost was the primary factor in looking for a new solution, it wasn’t their only concern. An alternative to their current solution needed to have access to more carrier-direct data, including additional carrier support, and work seamlessly within their existing system.

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SOLUTION
The Decisely team decided to make the switch to Zywave’s Group Benefits Quoting API, which provides instant quoting capabilities on over 55,000 plans from almost 600 insurance carriers in all 50 states. The carefully sourced, accurate and usable carrier data is delivered frictionlessly from Zywave’s dedicated data operations and carrier team to Decisely’s quoting system. By leveraging the Group Benefits Quoting API, Decisely can reduce data entry errors, decrease the effort required to update carrier data and lower the downtime needed to validate data.

IMPLEMENTATION
While the prospect of moving from one data provider to another could be overwhelming, the Decisely and the Zywave team worked closely together to make the integration as seamless as possible. While there are hiccups with any implementation, the Decisely team was impressed by how responsive the Zywave API team was throughout the process. As they put it, the “Zywave team was genuinely interested in making this work and getting feedback. It was a true collaboration between our teams.” In fact, some of the recommendations made by the Decisely team have resulted in improvements in the API resulting in increased speed and data quality.

RESULTS
By leveraging the Group Benefits API, Decisely has been able to lower their costs while substantially expanding the quoting data they have access to. With data included from all 50 states, Decisely can now quote clients regardless of their location without incurring additional costs for licensing new states, and the improved data quality has resulted in less time required for data validation.

In addition, the Decisely team has been able to increase their quoting speed, typically running and sending quotes to clients in the same day. New quotes on groups smaller than 50 can be easily run within their system in less than an hour. Overall, the Decisely team says that “we have been genuinely impressed with Zywave,” and they are looking for additional ways to integrate Zywave solutions into their ecosystem, including with Zywave’s client solutions. We look forward to seeing where the partnership between Decisely and Zywave goes in the future!

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