



#### SOLUTION FOCUS

**Benefit:** QSEHRA  
**Industry:** Non-Profit  
**Region/State:**  
 Kansas and California  
**Number of employees:**  
 2-5 per location

#### SUMMARY OF BENEFITS

- Full coverage benefit supporting employee retention and hiring efforts
- Overall national increase in Family Promise affiliates' selection of QSEHRA
- Benefit administration in less than 30 minutes per month
- 100% participation rate

*"The way PeopleKeep presented the benefit to us very quickly made us realize that we can do this. And that we should do this."*

**Melissa Odotei**  
*Executive Director,  
 Family Promise of  
 San Gabriel Valley*

## PeopleKeep helps Family Promise affiliates implement their first comprehensive health benefit

*15 Family Promise locations choose a QSEHRA to provide their employees a flexible health benefit while managing limited resources and budget*

### The Challenge

For years, Family Promise had been experiencing a common issue that many small employers face. They had a small budget and few employees which made it impossible to offer a group health plan. However, Family Promise knew that in order to grow their organization nationwide and make themselves attractive to potential applicants in their industry, they had to put a desirable health benefit in place.

### The Solution

Family Promise's board of directors spoke with a PeopleKeep advisor and it quickly became clear to them that PeopleKeep understood the unique dynamics of small non-profit businesses. With a qualified small employer HRA, or QSEHRA, Family Promise could offer employees an formal health benefit with tax-free reimbursements while managing their budget.

### The Results

Currently, 15 Family Promise affiliates are utilizing the QSEHRA through PeopleKeep and more locations are continuing to sign up. The affordable benefit allows Family Promise to provide a benefit to entice potential employees while also retaining current employees. Family Promise has a 100% participation rate with the QSEHRA, and plan administrators rave about the time savings and easy-to-use software.

## The Challenge

Family Promise of San Gabriel Valley had been open for 10 years but had never offered a formal health benefit. Like many Family Promise affiliates, they were a small organization with a limited annual budget and not many options. Melissa Odotei, Executive Director of the San Gabriel Valley location, assumed they were just too small to offer a health benefit to their five employees. Instead, they offered a small medical stipend to their staff. But as stipends are taxed for both the employees and the employer, it didn't feel like a true benefit and wasn't attractive to prospective employees, which limited organizational growth.

*"We thought we couldn't afford a full health benefit because our organization was too small." – Melissa Odotei*

Similarly, Jessica Corpening, Executive Director of Family Promise of Flint Hills, was launching a new location with no formal health benefits in place. The Flint Hills location was set to open to the public in September 2021 with only two full-time staff members. Melissa and Jessica knew they wanted to offer something easy and flexible and they had to figure out how to make their organization stronger overall by creating an environment where employees would want to work while also attracting new talent.

## The Solution

Family Promise's national board had put in place a partnership with PeopleKeep as a preferred vendor. The board felt confident that PeopleKeep understood small organizations like theirs. A PeopleKeep personal benefits advisor was able to directly answer all of their questions, making it easy to understand how the QSEHRA benefit could work for them and how it was a better alternative to traditional group insurance.

*"The QSEHRA gives a lot more flexibility to our employees that have lots of different solutions." – Melissa Odotei*

*"PeopleKeep's QSEHRA is an awesome way for affiliates to provide health benefit options." – Kaela Kennington*

The QSEHRA benefit they chose would allow employees to receive tax-free reimbursements for not only their health insurance premiums but for many other out-of-pocket medical costs as well. Melissa liked the QSEHRA option because it felt like a real benefit—it was marketable as a formal health benefit that meets

the needs of a small but diverse set of employees, such as those who are on their spouse's plans, individual plans, or not insured at all. Jessica favored the flexibility employees would have to be able to purchase healthcare that was right for them. The board decided on allowance amounts for both locations by looking at their budget and researching the cost of what insurance premiums were in their areas. They also wanted to offer enough of a benefit to make the HRA competitive and attractive in comparison to other small nonprofits in their industry to attract talent. Based on these determinations from the board and seeing the success other affiliates had with PeopleKeep, the San Gabriel Valley and Flint Hills locations quickly signed up.

## The Results

Seeing the success San Gabriel Valley and Flint Hill had with PeopleKeep, more Family Promise affiliates have since signed up. Kaela Kennington, Education & Engagement Manager at the Family Promise main office, confirms there are 15 active affiliates currently signed up and using PeopleKeep. One of the reasons the benefit is so successful is because it allowed Family Promise to finally offer a comprehensive health benefit for the first time, which has greatly improved employee morale and retention.

Participation rate with the QSEHRA for San Gabriel Valley and Flint Hills is at 100%. For Melissa, not only is the product more affordable for their affiliate and more useful for their employees, but they also have minimized their tax burden that came with the stipend they previously offered. Additionally, the San Gabriel Valley location is currently in the early stages of hiring, and several applicants were especially happy to hear that there was a qualified health benefit being offered as an incentive.

*"At the end of the day, there are just some things worth paying for. And I think this is one service that is definitely worth paying for." - Jessica Corpening*

Administrative duties have been seamless for both Melissa and Jessica. The software has been user friendly and intuitive for them and they were able to onboard in about 30 minutes. Jessica appreciates that PeopleKeep's document review team is quick with expense verification and she receives a notification when a reimbursement is ready for approval. She can go into the platform right away to approve expenses in just a few minutes. Another feature of the software that has been helpful for Jessica is the "Time Off Requests" section which allows her to manage all of her employees' time off requests in one place.

*"I found the software very simple and very intuitive. The onboarding process took less than 30 minutes." - Melissa Odotei*

Whenever Melissa or Jessica have questions, PeopleKeep's award-winning support team has been friendly, helpful, and responsive, giving peace of mind to all of the Family Promise affiliates. The continued success of PeopleKeep's partnership with Family Promise on a national level has helped encourage more of their affiliates to sign up for continued health benefit options.

## About the Company

When Family Promise began, it was a local response to a problem in Union County, New Jersey. Thirty years later, they are a national movement involving more than 200,000 volunteers which served more than 177,000 people in 2020 alone.

Over the past three decades, Family Promise has continued to expand their scope and reach. The organization develops and supports affiliates that address family homelessness right in their own community. Today, Family Promise has more than 200 affiliates across 43 states and is the leading national non-profit addressing the issue of family homelessness.