Employer Group Legal Service Networks
Disrupting the traditional provider network model
Executive Summary

While implementing and administering group legal plans, employers demand a smooth process and excellent employee experience. They want confidence in knowing that legal providers will promptly meet employees’ legal needs every time they use the service.

Many assume that the most extensive lawyer network, featuring in- and out-of-network coverage and costs (similar to a doctor or dental network), is suited to meet customers’ demands. However, this is not true. Searching for lawyers who have experience in particular areas of law is time-consuming, potentially confusing, and stressful to consumers; it’s similar to trying to identify and work with unfamiliar out-of-network doctors. You may have experienced this yourself.

A better model of providing an easier, more efficient, and successful experience for plan members is one which removes the confusion and stress of finding a lawyer. Specific actions providers can take to accomplish this, include vetting lawyers, assisting in scheduling appointments, obtaining referrals, and remitting payment in advance for the member.

In reality, group legal plans with the most extensive networks are not better if they cannot guarantee 100% coverage with 100% responsiveness, making work for the customer. The white paper explores this and other common problems associated with traditional provider networks, and also introduces proven solutions when offering a voluntary legal benefit.
Quality vs. Quantity

The primary purpose of a group legal plan is to remove employees’ anxiety around finding an experienced lawyer and overcome cost uncertainty. Requiring employees to find their own lawyers while introducing the potential for costs is counterintuitive and counterproductive.

An ideal legal network covers 100% of the population. Emphasizing a guarantee of 95% in-network utilization isn’t good enough; it’s an acknowledgment employees may have difficulty finding the right lawyer to handle their specific matter. Employees must have access to in-network lawyers with quality controls to ensure a premium experience.

One additional point of emphasis around network size: Too many lawyers, even conveniently located, results in a glut of firms managing a low case volume, which reduces the value of network membership to the firm. In turn, the firm may disengage from the panel, and deprioritize employees who end up feeling ignored and upset.

**Extensive experience and specialization are critical.**

Traditional network models may require firms to employ lawyers with two to five years of legal experience. Many firms advertise themselves as general practices but find it challenging to be “a Jack of all trades.” Rarely can a single firm effectively address a wide range of legal specialties, e.g., real estate, traffic, family law, consumer law, etc. The result? Whenever an employee has a new matter, they must call around to different firms, searching for the one with the right experience.

**Inconsistent service-level agreements result in a poor employee experience.**

All of us, during various life stages, require legal assistance. These needs are often anticipated, as with estate planning, adoption, and real estate transactions, and sometimes unanticipated, for example, billing disputes, medical procedures that went awry, civil litigation matters, debt collection, personal injury, etc. In any of these events, it’s essential to have a vetted lawyer who can assist.

Traditional large, self-serve lawyer networks may operate under a disconnected service model, often resulting in a cumbersome, frustrating employee experience. Employees must first call a customer service center, where they receive either a referral or instructions to review a web-based lawyer locator to select, vet, and reach out to the lawyers.
Once the employee selects a lawyer, they face the likelihood that the lawyer is unavailable, inexperienced in that specific area of law, or disengaged from the panel, forcing the employee to repeat the lawyer referral and selection process. At each step, the employee is unsure when or if their call will be returned by the referral lawyer, if the lawyer is available to take the case, or has the required experience in that area of law.

Furthermore, some legal matters are urgent and occur at inconvenient times—for example, middle-of-night encounters with law enforcement during which the employee’s rights, freedoms, or liberties are denied or threatened. Emergency access to a provider lawyer experienced in criminal law is crucial in this situation.

Lack of emergency access and inconvenient ways to connect only exacerbates an already poor experience. To make matters worse, some providers then heap an additional burden on employees by requiring the filing of claim forms.
Lack of quality assurance.

If an employee is unhappy about how a firm handles or doesn't handle their claim, what is their recourse? Some carriers advise employees to proactively voice their complaints to the carrier or the employer's benefits department. But these complaints may be brushed off along the way, never making it to the provider firm. If the firm doesn't measure member satisfaction with tools such as Net Provider Scores (NPS), they'll remain complacent while employee perception plummets.

Strict quality controls, adherence to service level agreements (SLAs), and diligent network review and management lead to high employee satisfaction levels, thus reducing human resources or benefits department complaints.

Emphasis on quality over quantity.

LegalShield, a provider of legal subscription services for 50 years, possesses a proprietary provider lawyer network model that, despite its smaller size, consistently delivers a superior employee experience. It's easier for employees to resolve their legal matters when equipped with innovative technology, and removing the guesswork from finding the right network provider lawyer. Employees can start a request through the mobile app, web portal or phone, whichever is easiest. There are no waiting periods, or claim forms; the network handles 100% of matters.

Provider law firms are quality vetted, paid per capita, and seamlessly collaborate to serve participating employees across the US and five Canadian provinces. The business model motivates provider law firms to deliver high-touch service, generating a high case volume. LegalShield expects excellent satisfaction scores, and most network firms focus predominantly on providing white-glove service to members.

Given the consistent success of the LegalShield model for over 50 years, provider law firms have developed in-house lawyer teams that focus on a wide range of legal categories, including the top areas of law: Consumer Finance, Family Law, Traffic, Estate Planning, and Landlord/Tenant.

Employees can be confident in their provider lawyer's knowledge and ability to meet specific requests. For example, LegalShield's Ohio provider law firm Maguire, Schneider & Hassay (MSH) LLP specializes in over 20 practice areas, both criminal and civil, and has served LegalShield participants for as many years. The firm has a robust, experienced staff of lawyers and legal professionals to evaluate and service most employees' needs.
“As a dedicated LegalShield Provider Firm, unlike other legal plans, we are obligated to the Participant BEFORE they call...firms are culturally, ethnically, and financially obligated. This is highly effective for participants because they have a dedicated law firm at the ready. Lawyers in the traditional (open panel) plan provide services how, when, and if it is convenient.”

— Wayne Hassay, Managing Partner of MSH LLP has served LegalShield participants for almost 20 years.

LegalShield Provider Network Customer Experience Model

- **Dedicated multi-service law firms**
  100% of matters are handled in-network

- **Direct access**
  No call center or guesswork needed

- **Lawyer responds in 4 business hours or less**
  No 2-day waiting

- **Satisfaction surveys**
  Sent each time after contact

- **An industry leader with quality control**
  Daily monitoring of service
Comprehensive quality assurance weeds out network pain points.

LegalShield's proprietary network provides an integrated experience and achieves an optimal balance between employees’ millions of diverse, immediate legal needs and knowledgeable provider lawyers. Provider law firms are typically larger, comprised of dozens, sometimes hundreds of lawyers, versus solo and small firms, enabling them to give high-quality service to more employees.

Provider law firms deliver first-class concierge service to employees. Many use specialized software to route incoming calls to provider lawyers on the first attempt, accelerating performance and case resolution. All provider firms use specialized software to assign the best lawyer to speak to the member once a case is cleared. Because provider law firms connect to members through proprietary technology, LegalShield can proactively monitor this activity in real-time versus a more reactive and arbitrary process. Monitoring the ratio of service requests to provider law firm capacity ensures that requests are fulfilled on time and to members’ complete satisfaction.

With traditional networks, such quality control is nearly impossible. Through surveys, LegalShield measures employee experience and overall perception of the brand, allowing a precisely calculated Net Promoter Score (NPS).

LegalShield’s Provider Law Firm average NPS is 54

To put that score into perspective, Satmetrix’s U.S. Consumer 2021 Net Promoter Benchmarks Report lists scores for top categories: Department stores boast the highest score of 56; life insurance averages 39, health insurance 27.

In addition to surveying participants after each plan usage, the dedicated provider network management team of over 20 employees monitors service and satisfaction in real-time using a proprietary law firm management system. Led by success managers, this team:

- Monitors daily requests, response times, and completion of services such as Wills, documents, and letters
- Administers firm satisfaction surveys and provider lawyer NPS surveys
- Addresses service complaints
If a firm fails to meet set SLAs, a performance improvement plan is customized based on member results and initiated.

Regular and proactive monitoring reduces employees’ need to file complaints verbally or in writing. Our panel oversight team helps address issues before they become issues. Most of us have, at one time or another, been bothered by a service experience, but not enough to file a complaint, usually due to inconvenience. Proactive monitoring helps ensure consistent high-level service without relying on employee feedback to tell us where we are missing the mark. We survey all members who use the plan to ensure quality control is maintained.

**Legal problems don’t occur only during business hours.**

Additionally, the LegalShield model gives employees 24/7 emergency access for covered emergencies. This access model is unique, as other carriers rely on email or a specific firm’s willingness to extend their hours to address matters that arise outside of regular business hours. Provider lawyers are available 24/7/365 for covered emergencies. Calls are answered within 10 seconds by an Emergency Response Team. Once verified, a provider lawyer will be on the phone within 15 minutes. Access to a provider lawyer for emergency access is available via a mobile app.

**LegalShield’s average complaint ratio is less than 1%**

**Contactless legal services: here to stay and likely to expand.**

Now more than ever, people are conducting professional and personal business remotely. LegalShield’s mobile app connects employees directly to the provider law firm with a single button; most services are performed without employees ever having to leave the comfort of their homes.

Calls are returned by the provider law firm—not a call center—within four business hours or less; alternatively, employees can schedule calls at a more convenient time. Employees need not search for a phone number when they have a legal need. Nor must they travel to visit a firm in person, but they can instead collaborate with their provider lawyer from the comfort and safety of home.

The app also enables employees to upload speeding tickets for legal review, create legal forms and even begin their Will preparation. Employees can access all their requests through the app. This convenient, direct, easy-to-use process further confirms plan value, encourages usage, and helps to increase appreciation for their employer’s benefits.
About LegalShield

LegalShield experimented with an exclusive referral network in the 1980s but soon discovered that this created a dissatisfactory customer experience and reduced lawyer accountability. The desire to provide excellent service led us to pioneer a white-glove concierge service model focused entirely on quality. Employees are matched to a provider law firm, removing the guesswork and hassle of selecting a lawyer. We proudly present our provider law firm directory on our website—this includes our photos of provider lawyers, their years of experience, areas of law, geography covered, publications, accreditations, and law school completed. This elevated level of transparency builds trust.

In 2016, we created a dedicated corporate broker team with industry-leading expertise and leadership experience. This team partners exclusively with top brokers and consultants to deliver best-in-class service and legal and identity theft plans that exceed customers’ needs and expectations.

Today, LegalShield serves nearly 4 million members. Additionally, more than 40,000 companies offer the LegalShield plans to their employees as a voluntary benefit. Other carriers may serve more groups in the vast employer segment, primarily due to past industry inertia. However, during the last few years, LegalShield has activated a market shift as it increases its share of large group customers and top brokers.

To learn more, watch LegalShield’s Lawyer Manifesto or Request a Proposal.

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