

CASE STUDY



Residential Management Services

Residential Management Services (RMS) is a private nonprofit organization that was founded in 1982 to provide residential support to individuals with intellectual and developmental disabilities. An integral part of each individual's support network, RMS focuses their efforts on each person living as independently as possible, recognizing and affirming their choices and beliefs. They are committed to providing opportunities that foster self-actualization by creating a holistic environment that values every person's strengths and diversities. To this extent, they find that the people who live in their homes and apartment communities continue to develop confidence and self-esteem, which leads to more dignity and fulfillment throughout the individuals' whole lives.

Challenge

For RMS, which is fully funded through the state of Connecticut, the Great Recession and the lack of available state funds caused budget stagnation, which resulted in a number of layoffs. Having reevaluated their pre-Recession policy of letting all employees—whether deserving or not—collect unemployment benefits, RMS found that they were losing too many contestable claims and weren't able to continue on that path.

Solution

When they first joined, RMS had chosen UST because it was more cost-effective than paying taxes to the state. But when their high level of uncontested claims began to deplete their UST account reserves, they decided to call UST's claims administrator to figure out if there was a solution to the rising cost of benefits being paid out.

"We got help from UST in figuring out how to win more of our [contestable] unemployment claims. And when a representative came in to speak with us, it was very, very helpful in teaching us how to represent ourselves when we went to hearings at the state. We won quite a few large cases because of that," says Business Director, Donna Marlow. She

explained that UST also granted a reprieve in their account contribution rate because RMS was working harder at winning claims.

"I've even asked if we can have someone come back out to speak with us again," she says. When the representative came to speak with them, Marlow explains, "We were able to pick his brain and he was very helpful. When we then had a few higher-ups that had to be let go, the meeting we had already had was even more helpful because we knew how to handle ourselves going into the hearings."

Summary

UST's contribution rates are based solely on an individual agency's claims history, and for RMS, the ease of interacting with UST to discuss how their account reserve contributions worked was crucial. In addition, the ability to get a live person to come out and speak with their agency executives about how they could do more to control claims ultimately helped reduce their unemployment costs. "UST is a great resource for education," says Marlow. And when RMS encountered problems with their high unemployment claims, UST was able to offer the information that helped them lower their rate and put more of their budget into helping the developmentally disabled individuals they serve.

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