2025 Offboarding Palooza!

The ROI of Unemployment Management:

Is the Juice Worth the Squeeze?

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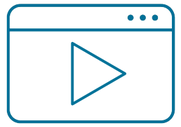

Recording

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Today's Offboarding Subject Matter Experts

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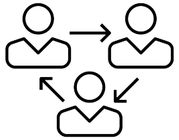
Agenda

1. Why Unemployment Management Matters
2. The True Costs of Going It Alone
3. Proactive Claims Management in Action
4. ROI Strategies That Move the Needle
5. Final Takeaways & Q&A

WHY UNEMPLOYMENT MANAGEMENT MATTERS

The Cost Reality Check

SUI tax can exceed **$1,100 per employee** per year, depending on the state.



Turnover drives costs: one bad separation can ripple through your tax rate for multiple years.

UI trust funds are under pressure post-pandemic → many states raising taxable wage bases **3–5% annually**.

*Even stable employers face **rising** baseline costs.*

U.S. Department of Labor, Employment & Training Administration (ETA), 2023–2025 UI Data.

THE TRUE COSTS OF GOING IN ALONE

Why Going At It Alone Can Hurt

Manual processes = missed errors.

Up to 10–15% of benefit charge statements contain inaccuracies.

M&A risk

Improper reporting → penalties, wage base duplication, and lost carryover opportunities.

Lack of accountability

HR knows separation details; Payroll pays the bill. Without alignment, errors slip through.

Employers **without** a coordinated strategy often pay **5–10x more** than peers.

Equifax analysis of employer claims/tax data, 2024.

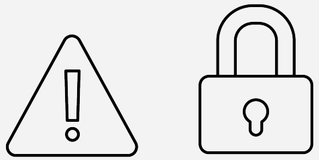
PROACTIVE CLAIMS MANAGEMENT IN ACTION

The ROI of Proactive Claims Management

Lower Tax Rates

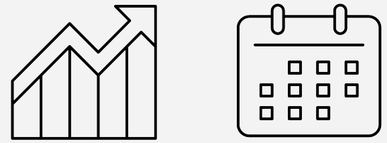
Proper documentation and dispute handling = fewer wrongful charges.

Fraud Protection



Charge checking can catch identity theft and misclassification issues before rates are set.

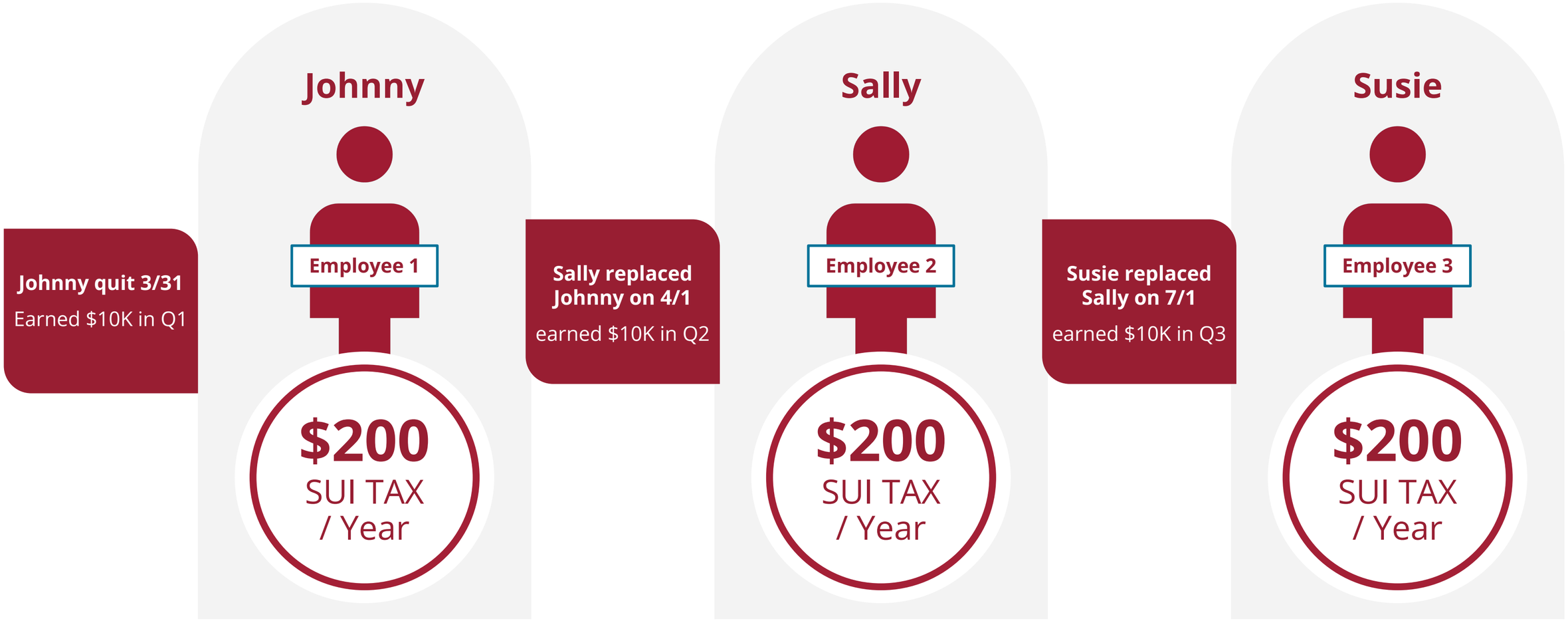
Forecasting & Stability



Proactive reviews help finance leaders budget with more predictability.

ROI isn't just savings — **it's cost control + reduced volatility.**

Case in Point (Turnover Example)



Instead of paying **$200** in taxes in a year by keeping Johnny, employer paid **$600** due to lack of employee retention

Example adapted from U.S. DOL guidance and Equifax modeling.

ROI STRATEGIES THAT MOVE THE NEEDLE

ROI Strategies That Can Deliver

Charge Checking

audit benefit charge statements quarterly to dispute inaccuracies

Voluntary Contributions

26 states allow buy-down of tax rates with a one-time payment.

Employers who **use multiple strategies can** reduce costs by **6–12%** annually

Joint Accounts

combine experience across entities for a lower blended rate.

Special Rating Strategies

state-specific tactics (e.g., payroll variation elections, negative reserve write-offs).

U.S. DOL “Comparison of State Unemployment Insurance Laws (2023)” + Equifax Workforce Solutions data.

Beyond the Basics

Data Analytics
Identify and recover overpayments across states.

Forecasting
Model future rate changes based on wage base increases and trust fund balances.

Benchmarking
Compare peer group performance to identify missed savings.

Proactive management creates competitive advantage in labor cost structure.

FINAL TAKEAWAYS & Q&A

Key Takeaways

- SUI tax = controllable with proactive strategy.
- Claims management and charge checking are essential defense lines.
- M&A and workforce changes present both risks and opportunities.
- ROI is achieved through alignment, accuracy, and action.

How Equifax Can Help

Specialized Diagnostics

help uncover hidden overpayments.

Automation

better streamline charge checking and claims workflows.

Expertise

proven strategies across industries and states.

Don’t leave ROI on the table.

A More Holistic Approach to Helping Combat Fraud

Unemployment fraud is a continuing threat to businesses and employees alike*

We offer a powerful suite of tools that work together to help defend against unemployment fraud – helping protect both you and your employees.

Our more comprehensive approach combines proactive prevention and earlier detection with more thorough validation, and in-depth recovery support

New Hire Reporting

Helps more quickly detect potentially fraudulent claims filed by individuals who are still working

Helps reduce or prevent further payments and triggers state investigations

Wage Audits

Helps verify the accuracy of reported wages

Helps expose attempts to inflate earnings to receive higher benefits

Benefit Charge Checking

Helps you more quickly identify and address potentially fraudulent claims typically *before* payments are made

UC Fraud Alerts & Fraud Watch

Provides constant monitoring and sends instant alerts directly to an employee if a claim is filed in their name

Provides personalized support to employee victims of fraud, helping them through the reporting and recovery process

Analyzing SUI Tax Rate Impact

Providing more transparent, real-time period charge reporting to analyze charge detail down to the claim level

Helping identify inaccurate benefit charges that can impact your tax rates and disputing them

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