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# Your Employees Don't Like Open Enrollment. Here's How To Change That



When it's time for your employees to enroll in health coverage for the year ahead, is it also time to cue the scary music?

To put things in perspective, employee surveys have consistently shown that open enrollment is on par with tax returns and teeth cleanings.

But it doesn't have to be that way. Benefits make up about 30% of total compensation. They can improve employee health, finances and workplace productivity. It should be the ultimate win-win proposition.

Instead, too many employees are frightened off because they don't understand their benefits. You can change that. Read on for six ways to improve the open enrollment experience.

# Create an open enrollment resource center

First things first: Create a one-stop shop for open enrollment resources, deadlines and contact information. Your resource center should live online and be available and promoted year-round. You should also set up a physical resource center in your office about two to four weeks before the start of open enrollment. Place it in a high-traffic area and provide the same information as the online center. And design your handouts in a visually appealing, easily digestible manner.

Resource centers should provide:

- Lay definitions of benefits terminology and examples of coverage
- Informational and educational links
- Frequently asked questions
- Internal and external web resources
- The ability to sign up for text reminders
- A dedicated email or phone number for employee questions

All open enrollment communications should direct your employees to the resource center to reinforce its use.

## Focus on the new and unknown

With centralized information in the resource center, you can create short, simple communications and link out for more information. Tackle one topic at a time to highlight new and commonly misunderstood benefits.

If you're adding vision or dental benefits, for example, you might send a short email detailing the potential cost and value of each option, ending with a link to the online resource center and contact information for further questions.

Also be sure to explain your voluntary benefits, which may include:

- Short- and long-term disability
- Life insurance
- Group accident insurance
- Critical illness insurance
- Accidental death and dismemberment

Because these coverages are not mandatory, many employees overlook their value or simply don't understand them.

This is also a great opportunity to demystify valuable benefit accounts that go underutilized for lack of understanding, such as:

- Health savings accounts
- Health reimbursement arrangements

- Flexible spending accounts
- Dependent care reimbursement accounts
- Parking or transit reimbursement accounts

When communicating about these options, offer more than a list of terms. Provide brief descriptions and examples of how coverage or accounts might work, featuring varying ages, life stages, contributions, withdrawals and more.

## Get social

When it comes to learning, stories are far more impactful than statistics. Encourage your employees to talk to colleagues, family and friends. Learning from people in similar life circumstances or who have been in their shoes can be more relevant and help get them comfortable with thinking about benefits.

Plan social events at work in the weeks leading up to open enrollment. Here are some ideas:

- Host a series of 20-minute get-togethers in a common area of your office to talk about open enrollment. You can make these gatherings small or large, depending on your work size and culture. Plan them for different days and times to fit employees' schedules.
- Start team meetings with a Q&A session on benefits and open enrollment.
- Host a virtual happy hour with a human resources employee or benefits adviser available to answer questions.

## Gamify

Fewer than one in 10 employees understand basic health care terms, according to the insurance company UnitedHealthcare. And, as employee surveys have revealed, it's not a topic many are eager to embrace. But games have been shown to increase engagement and enhance the brain's ability to learn.

One possibility is to host quarterly trivia events about health care terms, such as:

- Premiums
- Deductibles, copays and coinsurance
- Out-of-pocket maximums
- In-network and out-of-network care
- Primary care providers and specialists

Incorporate specifics from your benefit options. For example, if you offer a choice between a preferred provider organization (PPO) plan and a high-deductible health plan (HDHP), include information on coverage and costs under PPOs and HDHPs in your game.

Incentivize participation with gift cards or trophies. You could also form competitions between departments or executive leadership and the rest of your staff. After the game, provide participants with informational links and paper handouts.

# Rewind to last year

Another key to a successful open enrollment season is giving your employees access to the benefits they chose last year.

Most employees only deal with benefits during open enrollment, so it's easy for them to select and forget.

In the weeks prior to open enrollment, provide your employees with:

- Their benefit selections from the prior year
- Cost comparisons between each benefit last year and this year
- Coverage eligibility for each benefit (including spouses and dependents)
- A short explanation of benefit offerings they did not choose last year
- A concise, plain-English explanation of any new benefit offerings

Being transparent about changes in health care costs is another way to help employees better understand their coverage. If premiums are increasing, briefly explain the market forces and business reasons behind that. Be sure to highlight your share of the cost. Employees are often surprised by how much employers pay for health coverage. Knowing the full cost can increase their appreciation and encourage them to be more thoughtful about their choices during open enrollment.

# Put it on repeat

It can't be said enough: Repeat yourself early and often. Items to put on repeat include:

- How and when to enroll
- A list of available resources
- Contact information for questions
- Deadlines

With deadlines, be explicit about what happens if an employee doesn't select benefits during open enrollment.

# Lean on the experts

Talk to your insurance broker or benefits adviser about open enrollment and information to include in your resource center. Their experience and support can help your employees better understand the enrollment process and get the most out of their benefits.

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