

# Enrollment is key



Last month we reviewed the second key to voluntary success, focusing on the sale to your employee-buyer. In thinking about that sale, enrollment plays a central role. While we usually do account pre-enrollment marketing (notices, e-mails, employee kits, etc.), the enrollment process is the first point at which the employee is actively engaged in the process — it's the first communication step in the relationship we hope to build.

We should all know that selecting an enrollment method involves considering the product and the account dynamics. On the product side, a dental enrollment can achieve great results with group meetings or a Web tool, but a very complex product like critical illness or universal life may require a more intensive dialog. In addition to product considerations, the account dynamics are crucial: we need to understand the employer's wishes and the financial realities of the case and the case-specific cost of the various enrollment choices. But the (often overlooked) third element is the ability of the selected enrollment method to accomplish your communication objectives.

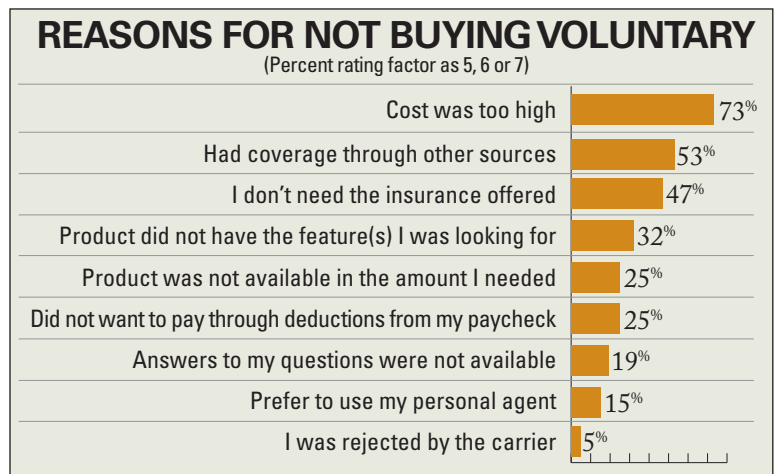
As we've said earlier, enrollment is not an administrative step, designed to simply collect data. It's a sales step and has all the communications elements we always focus on in our employer-level selling.

There are at least four communications objectives and you can look at each enrollment method in terms of its ability to reach those goals.

First, this initial interaction will create an impression. What type of impression do you want employees to have? Second, it will set expectations about the product, the carrier, you and your firm, and your future relationship. What do you want them to learn? Third, we need to communicate and validate that a need for our products and services exist. And they need to understand that need at a very personal level.

Finally, we need to help them conclude that the value of our offering exceeds the cost. To them as unique individuals. Right now. So, how are we at reaching these goals? The graph to the right shows the reasons why employees turn down our offer during an enrollment.

Lack of reaching our communications goals is having a far-too-large impact on our enrollments, and participation results tell the story. As you think about your next case, and how you'll enroll, go beyond product and case dynamics. Think about your communication goals. This decision is the greatest single determinant of your voluntary success and is the third key to voluntary dominance: Embrace the enrollment process.



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