

PLOT POINTS

By Bonnie Brazzell
and Nick Rockwell

Employers need your help to ensure a successful enrollment

MORE AND MORE we find that employers want to use the same system to enroll voluntary that they use for other benefits. In fact, 63 percent of the 1,000 employers surveyed last year in our *Market-Vision: The Employer Viewpoint* survey, said they want all benefits enrolled on one platform regardless of whether different carriers are used. More than half said that they want online enrollment to be part of their ben admin system rather than a separate system.

Unfortunately, ben admin platforms are often not the best at communicating the benefits, options and features of voluntary. Employers desire efficient enrollment technology, but if they don't recognize that voluntary requires additional thought and support distinct from medical and/or core benefits, participation will suffer. Does this mean that we have to accept this kind of suboptimal voluntary performance?

Based on the survey, it doesn't appear that we do. Employers are looking for help, and want quality enrollment communications materials. They also want their employees to have access to tools, calculators and benefits advice to help them make good decisions. Just over half of respondents said that help developing



Bonnie Brazzell and Nick Rockwell, Eastbridge Consulting Group, Inc.

a communications and enrollment strategy is a key factor in choosing a voluntary carrier.

As the broker, you play an important role. Almost half of those surveyed said your recommendation is critical when they decide which carrier(s) to use for voluntary. You are in a position to make sure employers' and employees' needs are met. Even if the employer is using their existing ben admin platform, you don't have to stop at getting the products loaded onto the system.

It is important that you design a multi-faceted campaign to educate employees about their options. Multiple exposures are important, as not all employees think the same. Some like to read information on a website, some want paper materials, and still others want to talk to someone. Make sure you offer alternatives and that the carriers you work with provide a wide variety of pre-enrollment communications options.

Employees also want personalized enrollment materials and to receive educational information throughout the year. Make sure that your carrier partners can support you in this way, too.

Employers need your help to make sure the voluntary benefits they choose aren't just on the platform. Differentiate yourself by showing employers you can work with their existing technology requirements and provide solutions for the additional tools/support required to make voluntary program participation a success. Make sure you are putting together a robust and integrated campaign to get great results. You might be surprised to find that the employer is open to doing more to ensure their employees are well informed and able to make good decisions.

Importance factors that are increasing for choosing a carrier (Percent rating as 4 or 5, with 5 being "strongly agree")

Factor	2014	2016	2018
Financial rating of carrier	60%	61%	66%
Quality enrollment and communication materials	36%	44%	62%
Availability of tools, calculators and benefits advice to help employees make informed benefits decisions	22%	38%	54%
Help with developing a communications and enrollment strategy	29%	37%	51%
Recommendation of broker/agent	32%	37%	46%