

## PLOT POINTS

By Erin Marino and Nick Rockwell

# Are you ready for enrollment season amid COVID-19?

### Changes to voluntary enrollment



Plan to move to call center or telephonic enrollments



Plan to move to online, self-service enrollments



Plan to reduce in-person meetings (group and/or individual)



Plan to eliminate in-person meetings (group and/or individual)



No changes made or planned



Not sure/Other



**ALL RESEARCH LEADS** us to believe that this voluntary benefits enrollment season will be significantly different from any other in memory. The impact of COVID-19 on our industry is still being measured, but as we move into the traditional enrollment season, we're starting to see how the changes will shape out.

Key audiences in the voluntary benefits space (brokers, employers, and carriers) agree that we will see more call center, online and self-service enrollments this year.

Most brokers and carriers surveyed also plan to move to online, self-service enrollments, but employers were the outlier. In fact, 40% of employers surveyed in May said there were no changes planned for the fall enrollment. However, all three audiences admit that in-person meetings are likely to be reduced or eliminated completely. Interestingly, 68% of brokers are planning to pursue doing virtual meetings with employees using video-based technology.

Opinions are mixed on the impact of these enrollment changes, and COVID-19 in general, on participation. Employers were the most optimistic about the impact of COVID-19 in gener-



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al on enrollment participation, with more than half of employers believing that more employees would enroll this enrollment season. Brokers, on the other hand, were least optimistic, with 70% saying that either "somewhat fewer" or "significantly fewer" employees will enroll this fall based on changes to enrollment plans.

While the actual results remain to be seen, talk with your carrier partners as we move into enrollment season about what product offerings are available and which aspects might be emphasized. Hospitalizations for, testing for, and diagnosis of COVID-19 may be covered under current hospital indemnity, critical illness and wellness benefits. Explore options for telemedicine visits, financial wellness tools and caregiver benefits. Your educational approach may need to be tweaked to ensure that the relevance of these benefits are effectively communicated.

And, it is more important than ever to make sure that we are conducting a robust education and communications campaign prior to and during the actual enrollment period. Employers want their employees to understand their options and to receive communications that are helpful in making decisions. So, even if we have to use self-service for the actual enrollment, we can still help employees with good communications. Carriers are offering more tools to help brokers in these efforts, and Zoom or other video-based tools are quickly becoming standard.

As you plan your own enrollment, don't forget that even though we may not be on site as much, the need for good communication is more important than ever. Make sure you are using the tools that will help employees and, in doing so, help minimize any negative impact of enrollment participation.

### Impact on participation

