

PLOT POINTS

By Nick Rockwell and
Erin Marino



Entering enrollment season: What have we learned from 2020?

AS WE ENTER the peak season for voluntary benefits enrollments, it's natural to wonder what to expect, given the continued disruption from the pandemic. What methods and communication/education campaigns will be most effective for employees as we evolve into a diverse mix of in-person and virtual enrollment scenarios in the workplace?

Our latest research found that half of surveyed carriers plan to make changes to their 2021 enrollment and/or communication methods, but there's no clear consensus. Roughly equal percentages plan to hold in-person meetings, while others plan to reduce in-person meetings or move to video calls/virtual, online self-service or telephonic enrollments.

Carriers voice confidence in the expected participation levels as a result of these enrollment changes. Almost 60% think more employees will enroll and 18% think there will be no effect, while another 18% are unsure of the impact. Only 6% think somewhat fewer employees will enroll.

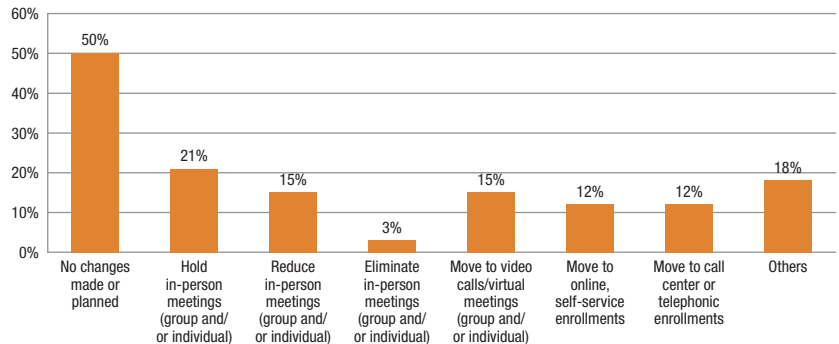
To assess whether optimism is justified, reviewing the enrollment experience in 2020 may prove useful. Our recent data found that 79% of employees were offered the opportunity to enroll in voluntary. Close to half (45%) experienced changes to their enrollment. Some had access to a benefits counselor via phone, online or video conference; others communicated primarily via video/phone or electronically, and a small percentage did not have access to a benefits counselor at all.

If we compare the relative employee satisfaction ratings of the 2020 enrollment experience of employees who experienced a change compared to those that didn't, the results are telling. Those who

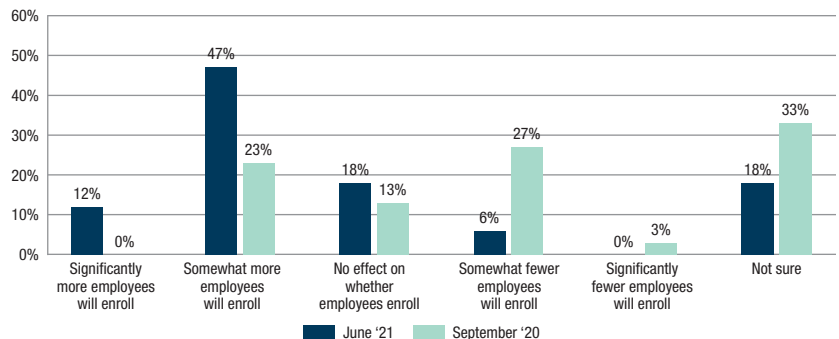
experienced change had stronger reactions to enrollment satisfaction compared to employee satisfaction overall. The percentage of those who liked the new tools and communications better was only slightly higher than those who felt they didn't have enough info or the right tools.

Looking to upcoming enrollments, we expect strong participation for some methods, but there is work to be done with new tools and communications being introduced to enhance employee satisfaction in our increasingly virtual world.

Planned changes to enrollment/communication methods in 2021



Impact on participation due to changes in enrollment method



Nick Rockwell is president, Eastbridge Consulting Group. Erin Marino is senior director of research and marketing at Eastbridge Consulting Group.