



# Let's talk enrollment

**YOU'VE HEARD THE** saying about a tree falling in the forest when nobody's there to hear it. Let's apply that to benefits enrollment: If you wow your client with a comprehensive and affordable benefits package, but few employees sign up, is the benefits program a success?

No matter how great the products and services, they're useless if employees don't enroll in them.

Employees may bypass benefits because they don't understand them, or because the enrollment process seems too difficult or inconvenient.

The good news is there are best practices to create more effective communication and easier enrollment. Here are six ways you can drive optimal participation:

### 1. START EARLY

Start the planning process early to help gain your client's endorsement of the strategy. Allow enough time to deliver multiple communication touchpoints before, during and after enrollment. This can vary from a few weeks to months, depending on your client.

### 2. USE MULTIPLE METHODS

Enrollment best practices involve several types of customized communications beginning weeks before enrollment. Recommend different formats such as print, video and digital, and a variety of communication channels like websites, email, postal mail and social media to reach diverse and potentially geographically dispersed employees.

### 3. RECOMMEND AN ACTIVE ENROLLMENT

Carriers often suggest active enrollment strategies, but the decision is up to

you and your clients. Active enrollment strategies for voluntary products include requiring a yes/no decision, attendance at meetings, and positioning voluntary products directly after core offerings.

### 4. GET PERSONAL

Take the time to understand the overall enrollment needs and potential obstacles. Use employee demographic data, when available, to customize and personalize all communications, benefits information and enrollment forms.

### 5. KEEP THE HUMAN TOUCH

Our research shows most carriers prefer an in-person, face-to-face enrollment. Carriers cite better participation and improved understanding of the benefits offered with these methods. If in-person meetings aren't feasible, virtual can also be effective. The key is personal interaction, with an opportunity for employees to ask questions.

### 6. MAKE ENROLLMENT EASY

Encourage clients to take advantage of easy-to-use and intuitive decision-support tools to help employees learn about benefits and enroll in them when, where and how it's most convenient. Encourage multiple methods such as an online, self-enrollment process supplemented by onsite benefits counselors, online chat or telephonic enrollment support.

Help your clients tap into proven strategies for stronger communication and a more effective enrollment to produce the end result you all want: higher participation in the benefits program.

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