



Maximizing Employee Benefits: A Guide to Open Enrollment Success

A [Kaiser Family Foundation survey](#) highlights the confusion surrounding the U.S. health insurance system. The KFF Survey of Consumer Experiences with Health Insurance found that **51% of insured adults** — slightly more than half — say they find at least one aspect of the health insurance process somewhat difficult to understand.

Employers should leverage open enrollment season and take advantage of the opportunity to mitigate health care confusion and help educate employers and their employees on their benefit offerings and choices.

Health insurance is a critical investment for employers, as well as employees and their families. Plus, coordinating open enrollment itself involves significant effort. So, let's consider how to plan for a successful enrollment period, including how to support employees in becoming better educated consumers of health care in the long term.

Here are five tips to help open enrollment go smoothly for all involved:



1 Start planning early.

An employer, broker and administrator should be on the same team — working toward the same goal. This includes establishing a timeline that allows for market analysis, plan review, education and open enrollment meetings — keeping in mind necessary deadlines for paperwork. The sooner you start planning, the better.



2 Review your current health plan offerings and utilization.

Work with your administrator to fully understand how your health plan is performing — what are your cost drivers and risks? Does it meet the needs of your employee population? What services are most utilized by your employees? How do out-of-pocket expenses compare to premium costs? What are your goals as an organization? This will help you develop a sound strategy for the year ahead.



3 Consider offering varied plan designs.

Offering benefit options for a diverse workforce is a must in today's employment market. A choice of health plans and cost-sharing designs gives employees an opportunity to find an appropriate match for their unique coverage criteria. Some individuals may be concerned with their monthly cost share and will select a lower premium option. Others may have a utilization level in which they prefer a higher monthly cost share and lower out-of-pocket expense when utilizing their benefits.



4 Communicate and educate employees.

Your administrator should have an array of tools and resources, from enrollment kits and flyers to videos and podcasts, to help with this mission. They should also offer their expertise to lead or participate in your open enrollment meetings. The goal is to ensure all employees receive a comprehensive overview of the benefits available, so they can make informed decisions on what is best for themselves and their families. Remember that outside the open enrollment period employees can only make changes if they experience a “qualifying event,” so it’s critical they have resources to guide them in selecting the right benefits. That said, education on health care and benefits doesn’t have to be a one and done. Continuing to communicate to employees on wellness, preventive care and how to properly use their health insurance is a critical part of a successful benefits strategy.



5 Continue to evaluate your benefit offerings.

As most employers well know, just because open enrollment has ended doesn’t mean you can stop thinking about benefits until next year. It’s important to gather and consider feedback from your employees in planning for the future. Additionally, the right administrator will provide you with regular data on the utilization and trends of your health plans — and can guide you in understanding and using that information to best manage your costs and to improve the health of your workforce.

**Health care is complex.
If you have questions
about open enrollment,
self-funding or health
benefits in general ...**

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POSSIBLE**

