Benefits Technology Onboarding Done the Right Way

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Proper onboarding is essential to the success of any benefits technology platform. The advantages of moving to benefits administration & enrollment technology are well documented; however, even the best benefits technology is only as good as its implementation. When employers are dissatisfied with their platform, we often find errors in the onboarding and implementation process. Proper benefits technology onboarding can completely transform the process of offering plan options and managing the entire program.

Benefits technology onboarding isn't as easy as flipping a switch.

Here are four ways a successful platform transition should work:

1. Discovery and Requirements

The first step in onboarding is self-examination. Validate the reason behind the decision. Is the current process time-consuming? Check. Are you entering and tracking data manually? Check check.

What about compliance? Improper implementation or integration can create critical errors and potential liabilities, like when someone who's left the company isn't dropped from the benefits program, a qualified dependent isn't added, or COBRA isn't triggered when a dependent ages out. It goes without saying that missteps waste time and money. They can also land an employer in a heap of compliance issues.

The discovery session is an opportunity to uncover organizational goals, find out the best way to set up the benefits administration platform and discuss roles and responsibilities during the onboarding process.

During this early stage, review internal requirements to ensure everyone understands what's needed during the onboarding process. This means the types of benefit plans offered, how voluntary benefits are set up and what surcharges may or may not be involved, such as a spousal or tobacco surcharge. Make sure all onboarding roles and responsibilities are in writing and distributed to the insurance broker and/or benefits technology provider. In fact, the broker can manage this step.

2. Careful Client Testing

Once the system has been set up, it should be tested rigorously before employees enroll. The broker or benefits technology consultant should test the system internally by walking through each benefit-eligible group's enrollment process, and then test it with you. After all, you know your employee benefits program better than anyone else. Test each benefit screen to ensure enrollment works properly and that the workflow for each benefit group is right. The technology provider should adjust the enrollment process as needed.

3. Benefits Technology Onboarding and Education

Once testing is complete and the platform mirrors each aspect of the benefits plan, it's ready to go live. This is when employee education and communications comes in. A major change like the transition to a new benefits administration platform and enrollment process can be jarring for employees. Work with the broker to develop an employee education and communications campaign that describes the process. How do they manage an important life event (such as marriage or having a baby)? Make sure

the employee communications campaign includes basic how-to steps for using the platform, like adding a new dependent.

4. The Potential Cost Savings, Plus Risk Avoidance

Consistent and thorough onboarding and the use of benefits technology going forward can save serious time and money. Here are three ways:

A "fat-finger" mistake when entering employee data manually often leads to issues. Employees may log into their carrier portal but have a difficult time confirming their benefits because their Social Security number doesn't match what was incorrectly entered. It's more than a minor administration error—it can lead to unpaid claims until the error is corrected.

It's estimated that about 10% of dependents on a plan are ineligible. With a manual system, it's up to an HR professional to keep track of when dependents will lose benefits and when coverage will cease. Benefits technology provides an automatically generated report showing which dependents will soon be ineligible, allowing for direct communication about who needs to be dropped from coverage.

COBRA is automatically triggered when a leaving employee's benefits are terminated in the benefit administration system, cutting down on the time spent to manage this process manually. It also ensures a more positive employee experience.

Moving to a new benefits administration and enrollment technology might seem daunting. But when onboarding is done right it creates checks and balances that can prevent compliance issues and employee headaches while it controls costs and saves time.

Technology improves the experience for employees and employers, simplifies two-way communications, saves HR hours of time and prevents compliance missteps. But that's assuming onboarding is done right.

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