

Our Take: It's Time.

Expect More Open Enrollment Questions

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With many benefits plans starting January 1st, employers around the country are navigating their annual open enrollment period right now. Open enrollment, like many facets of our lives, is going to look different in 2020—and not only because of scheduling changes. As an industry, we have worked hard to make [enrollment as accessible as possible](#) for homebound employees, no matter how “internet savvy” they might be. But this year’s changes go far beyond the logistical likely leading to many open enrollment questions.

According to a recent survey, about 70% of employees say they will take more time to review their benefit options, as well as their current package. More than half of employees surveyed plan to make changes to their plans.

This will likely mean more confusion, and—hopefully—more questions. We have always encouraged participants to be [informed healthcare consumers](#) and are excited to receive these questions. But they also reveal a blind spot in insurance literacy.

The survey, which grouped respondents by generation (GenZ, Millennials, GenX, and Baby Boomers), found a desire for more information from employers outside of the enrollment period across all groups. GenZ, typically less concerned with healthcare needs, led the groups with 82% agreement. This highlights an opening for employers to [educate all employees on their benefit options](#) and encourage informed decision-making.

Our advice to HR departments and benefit plan administrators is to be prepared to explain the options in more detail, and to keep a log of questions that might seem “basic.” If they appear more than once, you might find a quick refresher course, in the form of a virtual town hall or handout, beneficial. Simple pieces like this can be developed quickly and make all the difference to stressed teammates.

These investments will pay dividends in future enrollment periods, where informed consumers make better decisions for their families. And at Corporate Synergies, we’re always happy to help. ■

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