

Overcoming Challenges for a Smooth Open Enrollment

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As Corporate Synergies' plan administrator, I can relate with the HR departments of our clients. One of the biggest topics of employee conversation this time of year surrounds open enrollment: When will it be? What's changing? When will we know more? I understand their questions and anxiety. The pandemic has reinforced the importance of benefits and health insurance, but the reality is that many employees do not fully understand their open enrollment options. Here's how employers can help ensure a smooth open enrollment.

Work backwards

Timing is critical for both setting up the coming year's benefits and communicating to employees as any last-minute changes or delays can create additional confusion for employees.

If your benefit plans are on a calendar-year basis then your open enrollment will likely occur in the fall with changes due to the carriers 30 days prior to the effective date. Setup a timeline for yourself and be sure to account for external factors. Reach out to your HRIS vendor, or the team responsible for updating the system, to confirm this process. Is your open enrollment process passive or active, manual or automated? Changes to your HRIS or platform can disrupt or delay established workflows. Your broker can help coordinate these moving parts.

Then, select an open enrollment window customized for your organization that will allow ample time for employee education. Plan around your organization's busy periods and popular vacation times to help ensure you have employee attention. In my experience, open enrollment meetings are most effective when held during the actual enrollment period, so that employees can ask questions and make changes and choices while the information is fresh and clear in their minds. However, employee education on both open enrollment options and effective benefit use should continue all year.

Leverage resources

Employees being remote can further disengage them from the open enrollment process, but surveys indicate that over half of American workers spent more time reviewing their benefit options last fall, and we are likely to see that again this year.¹ Holding meetings via webinar or video conference will allow for remote or dispersed workers to participate and stay involved. Virtual meetings may also enable participants to include their partners or dependents to aid in decision making if allowed by their company.

The active engagement of leadership is also helpful – upper management can reinforce the message by attending the meetings and pushing reminders out to their teams.

Always take advantage of the resources available to you like carrier representatives willing to attend meetings and explain benefit changes as well as HRIS functionality like open enrollment dashboards and employee self-service. Your broker can help organize and run meetings as well, freeing up additional HR resources.

¹ [Business Wire](#), "Voya Survey Finds One-Third of American Workers Don't Understand the Benefits They Selected During Open Enrollment"

Communication, communication, communication

Employee education and communication is consistently recognized as a top benefits challenge by employers. In a recent survey, 43% of C-level executives identified employee education as their top healthcare cost mitigation challenge.²

These needs are echoed by the workforce as well: “Two-thirds of all employees—and 78% of millennials—reported wanting more employee benefits education from their employer throughout the year.³ While this effort should continue all year, open enrollment remains the best opportunity to capture your workforce’s attention.

Communication method matters for a smooth open enrollment.

How you communicate matters. Be sure that all communication is clear and concise with important dates and changes highlighted. Don’t rely on only one channel. Prepare benefits guides, which go into more detail about each offering than a meeting might, FAQs, presentation slides and recordings of any meetings.

Get the information to employees in as many ways as possible. Present the data to employees to review prior to and after any meetings. This can help them prepare questions in advance or answer any follow-ups. Custom communications from your broker can be a big help here.

COBRA and leave of absence

Finally, don’t make the mistake of overlooking those on your plans that are not currently at work, including COBRA notices and employees on leaves of absence (LOA). Mailings should be sent to those on COBRA as well as anyone that may not have access to company communication. There have been many compliance changes around COBRA this year, so be sure to consult your compliance team. Confirm whether COBRA notifications will be administered in-house or through a third-party administrator. Either way, be sure to allow for time to review the documentation, ask questions and return any necessary forms prior to the deadline.

While many workplaces have not fully returned to “normal,” these reminders can help your organization maintain a smooth open enrollment this year. ■

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² Zywave Broker Services Survey, 2021

³ [Business Wire](#), “Voya Survey Finds One-Third of American Workers Don’t Understand the Benefits They Selected During Open Enrollment”