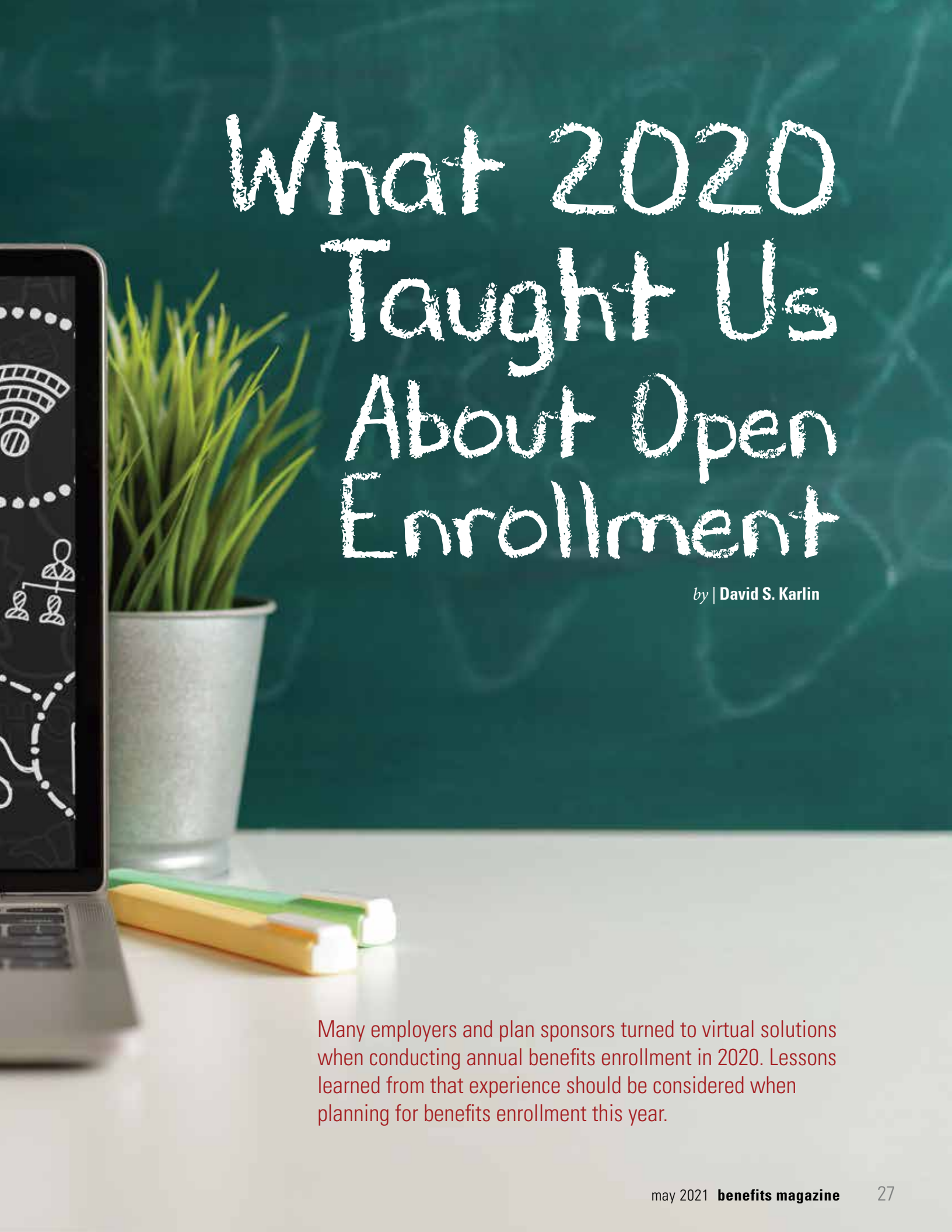


# benefits

MAGAZINE

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# What 2020 Taught Us About Open Enrollment

by | David S. Karlin

Many employers and plan sponsors turned to virtual solutions when conducting annual benefits enrollment in 2020. Lessons learned from that experience should be considered when planning for benefits enrollment this year.

In any given year, open enrollment is a high-stress season for human resources and benefits leaders. When you add a global pandemic forcing employees to work remotely, you have a benefits manager's nightmare. But challenging times can also be valuable moments to adapt, innovate and grow.

In a recent survey conducted by the International Foundation of Employee Benefit Plans, one in five companies (21%) made changes to its annual enrollment procedures in 2020.<sup>1</sup> As you begin planning for annual enrollment in 2021, there are four lessons learned from 2020 that can be carried over to the future—to ensure successful and smooth enrollment procedures this year and beyond.

## 1. Virtual Solutions Yield Flexibility and Adaptability

Prior to the pandemic, employers and plan sponsors might have organized a series of in-person meetings or benefits fairs with representatives from their benefits administrators (health, prescription drugs, life, dental and vision benefits). In 2020, the COVID-19 pandemic made such initiatives impossible for many, so a number of plan sponsors turned to virtual solutions such as online benefits fairs or webinars for open enrollment.

An online enrollment benefits fair is a platform that emulates an in-person benefits fair during which plan sponsors introduce to employees their benefits options for the up-

coming enrollment period. Prior to the pandemic, benefits administrators often participated in open enrollments by conducting an in-person presentation or setting up a table for employees to walk up to and ask questions. Similarly, a virtual benefits fair provides a digital experience containing different interactive tools to educate employees about their benefits and increase engagement.

Some helpful features include video or voice recordings to welcome employees as they “enter” the virtual fair, information about benefits, easy access to frequently asked questions, and a chat room or contact form to ask further questions. Additional features to consider include the ability to search for existing in-network providers and nominate or suggest new providers as well as details about alternative ways to access benefits information like websites or mobile apps.

These digital solutions come with many advantages, making a great argument for continuing to use virtual enrollment benefits fairs in conjunction with in-person events when employees can again return to the office. First, virtual fairs allow plan members access to detailed benefits information from anywhere, at any time during their open enrollment window, giving them the resources they need to make smart benefits decisions. Second, this ease of access allows members to more easily share benefits information with their spouses and family members, who can then provide input in the decision process. Finally, the portal can be used beyond open enrollment season, such as when delivering important benefits information to new hires.

If your organization is thinking about implementing a virtual enrollment fair for 2021, you should consider the following.

- **Information presentation.** Make sure that important information such as benefit summaries and frequently asked questions are clear and concise. These documents should be available as soon as employees visit the enrollment platform and must be easy to download. It should be the first thing plan members see.
- **Ease of use.** Although it may be tempting to use out-of-the-box features, consider employees' technological savviness and workstation technology capabilities, ensuring that everyone can make the most of the online open enrollment platform. For example, if some employees don't have access to a printer or a scanner, then forms should be programmed to be completed and signed digitally. If employees don't have a working webcam, then videoconferencing should be avoided.

## takeaways

- The COVID-19 pandemic made in-person enrollment meetings and benefits fairs impossible for many, so a number of plan sponsors turned to virtual solutions such as online platforms or webinars for open enrollment.
- Organizations that are considering implementing a virtual enrollment fair in 2021 should keep in mind information presentation, ease of use and long-term adaptability.
- During times of change, organizations should be sure to lead employees step by step through new processes and procedures. Staggering enrollment fair sessions and having someone available for questions can help.
- Early notifications and frequent reminders are crucial when communicating new information.
- Keeping a similar format or appearance of benefits information may help employees cope when other open enrollment changes are necessary.

- **Long-term adaptability.** Can the tool you adopt be successfully deployed outside of open enrollment season? When building your virtual enrollment experience, think about how you can repurpose the portal for other uses such as delivering benefits information to new hires or helping existing employees going through a life-changing event that might affect their benefit enrollments, such as a marriage or the birth of a child.
- **Creating the tool.** When evaluating your options, you will have a choice between building a virtual open enrollment platform in-house, working with an external vendor or using resources made available by benefits administrators. Possible considerations include your internal resources and capabilities, your budget, the level of customization required and the time frame. While building the tool in-house would allow for greater control and customization, this may not be a feasible project for smaller a firm or plan that lacks a web development team. Using a third-party vendor may become too costly, although it can ensure a certain level of customization and a shorter time frame for completion. Finally, when evaluating existing platforms and resources from benefits administrators, ask about the level of customization and cobranding possible, the implementation time frame and any relevant integration capabilities with your existing tools such as an intranet or a website.

## 2. When Change Happens, Don't Forget to Guide Employees

Benefits can be confusing for workers who must digest a lot of important information from several different sources to make informed decisions during open enrollment. Last year, not only did members have to learn about their benefits, but they also had to get used to working remotely and figure out how to use digital tools to get the information they needed. Let's face it, we all had our share of issues trying to connect to a VPN to access our company's network, setting up webcams and microphones for Zoom calls, or printing from our home printer. Studies also show that stress can impede learning and memory,<sup>2</sup> making adapting to open enrollment changes even more difficult for employees already struggling with the impact of the pandemic on their personal and professional lives.

What we can learn from this situation is that it is more important than ever before to lead clearly and concisely in moments of tumultuous change. Leading employees step by

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#### **Trends in Benefit Open Enrollment and Communication: 2020 U.S. Survey Report**

International Foundation. 2020.

Visit [www.ifebp.org/store/Pages/open-enrollment-communication-survey.aspx](http://www.ifebp.org/store/Pages/open-enrollment-communication-survey.aspx) for more details.

step through new processes and procedures is essential to ensuring open enrollment success.

Using online and interactive communication, such as a short introductory video or webinar, is an effective method of articulating the must-knows about employee benefits in a digestible fashion. For those who choose a webinar or videoconference to help guide employees, recording the session(s) and making them available after the fact will enable employees to revisit key tips or catch up on what was said if they could not attend the session. Also, consider staggering virtual enrollment fair sessions over several days to avoid overwhelming employees with a lot of information at once. This is especially helpful if the mode of communication differs from one benefits administrator to another (e.g., benefits administrators may use different videoconferencing platforms).

Making someone available for questions and guidance can also help expedite enrollment for less tech-savvy employees, especially when switching from in-person to digital communications. A dedicated email address, phone line or online chat can help streamline the process of receiving and responding to requests.

## 3. Reinforce the Message With Early Communication, Rinse and Repeat

Stress not only impacts learning, but it also impacts memory. When it comes to communicating new information and deadlines with employees, early notification and frequent reminders are crucial.

An easy way to jump-start communications is to have your third-party benefits administrators do some of the work.

Reach out to your TPA or benefits administrators and see whether they have ready-made member communications that you can use to promote your benefit options. The administrator may offer resources to use to communicate the benefits, such as videos, email templates and social media post templates.

There is still no guarantee that the 2021 open enrollment season will be back to normal. It's uncertain whether employees will continue to feel the effects of the pandemic or whether a significant percentage of the workforce will continue to work from home. Therefore, when planning for this year's open enrollment, remember to block out extra time to notify employees of changes and deadlines early on and remember to employ frequent follow-ups.

#### 4. Keep Some Sense of Normalcy

Though the way open enrollment materials were distributed in 2020 was for many very different, it was helpful to members to keep practices the same wherever possible. For example, if employees are used to receiving giveaways during open enrollment, consider offering virtual raffles during online benefits fairs. Small tokens of appreciation such as these can help maintain a sense of normalcy and cheer.

Likewise, keeping a similar format or appearance of benefits information may help employees cope when other open enrollment changes are necessary. For long-standing employees, knowing at a glance what they are looking at can

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reduce stress, confusion and anxiety while they navigate whatever new processes are in place.

Also, your benefits team, whom your members rely on, should remain visible and accessible—through video and email. Keeping some practices, appearances and team members the same can help employees more readily adjust to the changes we are all faced with.

Overall, 2020 was a lesson in how adversity can remind us of important lessons and create new opportunities. It has shown us that in times of great stress, clear and consistent communication is critical. It has also shown that sometimes the solution to an unexpected need can surpass what was in place before. The adjustments that companies have been required to make amidst the pandemic will continue to evolve how we approach open enrollment for years to come. **16**

#### Endnotes

1. *Trends in Benefit Open Enrollment and Communication: 2020 U.S. Survey Report*, [www.ifebp.org/store/Pages/open-enrollment-communication-survey.aspx](http://www.ifebp.org/store/Pages/open-enrollment-communication-survey.aspx).
2. See [www.nature.com/articles/npjscilearn201611](http://www.nature.com/articles/npjscilearn201611).

