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I may not be entirely proficient in clicking a mouse to navigate the programs, windows and menus on my laptop computer, but when it comes to electronic enrollment technology, I make sure I'm up on all the options so I can steer my clients in the right direction to meet their enrollment goals. Why? Because clients are hearing about enrollment trends—such as Web-based enrollment systems, online self-enrollments and more—and they're asking about them. It's important to have the expertise to guide them through the latest enrollment trends and help them land on the best solutions for their employees.

Any successful enrollment strategy must include effective benefits communication—a face-to-face session in which an employee sits down with a benefits professional and asks questions about his or her benefits needs. One of our broker partners in Fairfield, NJ, says, when done well, benefits communication can greatly affect a client's return on investment. "Employers spend a tremendous amount of money providing benefits and employees don't understand the value of what they're receiving," says Brian Tarpey, president of The Tarpey Group, LLC. "One-on-one enrollments allow employees to see their specific benefits information, in some cases for the first time, right in front of them.

"Most importantly, human interaction is critical because some employees are confused by complex insurance terminology. Their frustration leads to them not appreciating and, more importantly, not getting the most value out of their benefits."

When you use strong benefits communication as the basis for an effective enrollment strategy, your clients get more from their benefits program investment. Let's look at some enrollment options that can strengthen your agency's benefits communication portfolio and help pilot your clients toward enrollment success.

One Size May Not Fit All Clients

Flexibility is the key. Although many clients understand face-to-face enrollments are the most effective, sometimes an account may have employees who can't meet physically with a benefits professional, such as remote employees or

STEERING CLIENTS THROUGH THE SEA OF ENROLLMENT OPTIONS

employees who can't be granted time off the job to attend an individual session. That's why you need to offer a wide variety of enrollment methods, such as:

- One-on-one enrollments
- Group meeting enrollments
- Call center enrollments
- Self-enrollments

One of the easiest ways to add these options to your agency is to work with a quality voluntary benefits partner who can help you deliver them. "Every client is unique and has different needs for supporting their communication efforts," Tarpey says. "By having a partner who's flexible and provides multiple options, you can cover the breadth of your agency's clientele. It gives you the tools to be able to satisfy clients in different size categories—from the middle market down to some of the smaller clients—who care about their employees and want to communicate effectively to them."

New enrollment technology has opened up a world of enrollment options. And today there are choices between online, offline and automated paper enrollments. When face-to-face sessions aren't possible, call center and self-enrollments may be good options.

A New and Emerging Enrollment Option: Web-Based Enrollments

One of our current accounts is a large school district with 15,000 employees in more than 100 locations. When this account came up for annual re-enrollment, it requested a web-based enrollment. Although the account wanted face-to-face benefits communication sessions available for all employees, it also wanted online self-enrollments for any employees who wanted to sign up anytime day or night, at home or at the worksite. We used a Web-based enrollment system to do both. The results? We conducted face-to-face enrollment sessions with 95% of all employees, and we doubled the amount of voluntary benefits premium written the year before. Even though only a small percentage of employees took advantage of the self-enrollment option, we were able to serve employees who wanted that choice and to retain this important account.

Coupled with a strong benefits communication plan that includes group meetings and face-to-face sessions with a majority of employees, Web-based enrollments offer clients many advantages:

- Daily enrollment reporting—Clients can track enrollment progress daily.
- Customer-friendly experience—The leading Web-based systems have customer-focused screens and tools that make it easier for employees to understand their benefits. For example, a salary illustration in the form of a paycheck can vividly demonstrate the effect of an employee's selections on his or her paycheck.
- Centralized database—No more merging databases from different laptops or computers. Accuracy rates can be extremely high. In our recent enrollment of 15,000 employees, we didn't have any errors in the data collected.
- Flexibility to offer self-enrollments—A quality Web-based system should simulate, as much as possible, a face-to-face session. It should be informative and easy to use so employees who choose this option can enjoy a positive enrollment experience.

Quality Benefits Communications Can Be Cost-Effective

When you select a voluntary benefits partner to bring benefits communication and enrollment options to your agency, cost can be a consideration for you and your clients. "Depending on what clients are looking for, they can spend a lot of money or a little money," says Tarpey. "We've evaluated creating our own Web-based tool but ultimately we found that the majority of clients are still doing paper enrollments because they don't have the time to do the investigative work and, in many cases, don't have the financial resources to pay for this service because of increased health insurance premiums."

A quality voluntary benefits partner can offer benefits communications and enrollment services at no additional cost as a value-added service for allowing at least one voluntary product offering to employees. It's worth investigating. I've seen sev-

eral online systems that come with an expensive price tag. But if you find a voluntary benefits partner who's willing to work in the best interest of your agency and clients, and who can provide effective benefits communication and a variety of enrollment options, free can be a very reasonable price.

Help clients navigate the sea of enrollment options and develop an effective enrollment strategy that includes strong benefits communication. Your clients spend a lot of money on their benefits program and they'll realize a better return on their investment if employees better understand their benefits and appreciate the value of what their employer provides. With the right enrollment strategies, you and your clients can chart a course for enrollment success. ■

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