

The 6 Most Important Things to Do Now For A Successful Open Enrollment

Think about a range of options – Zoom webinars, postcards to employees’ homes and text messages to their cell phones – to meet your people where they are.

If you’re like most HR professionals who manage the open enrollment (OE) process, the fourth quarter will be your busiest time of year. You may even be breathing a sigh of relief because you won’t start planning for it for weeks.

The trouble is, you think you have time, so you keep putting off little things until suddenly it’s September, and you’re thrust into crisis mode, desperately trying to play catch-up for all things OE.

Despite what your calendar says, the best time for OE preparedness is *now*.

Here are the six most important things to do to prepare for a successful open enrollment:

- 1. Use insights from last year’s process to start preplanning**

Think back to the OE process last year: What went well that you want to replicate and repeat? What went wrong, and how will you prevent it this year? Based on those learnings, create a checklist of things you can do now in your preplanning phase. Those changes and improvements will drastically enhance this year's experience. Remember, there's no such thing as starting too early. Getting into the planning groove now will help you move your OE process along.

2. Consider your method(s) of communication

Instead of assuming that email will be your sole communication method, think about a range of options beyond it and gather the info needed to implement them: Zoom webinars, employees' home addresses to mail out postcards and their cell phone numbers so you can send text messages, recorded videos that can reside on your company intranet or be delivered within another communication format, and FAQ documents to answer the same questions employees ask every year. (Bonus: you can reuse and repurpose these!)

It's important to meet your people where they are, realizing that different employees consume information differently. Unless you know exactly how they will, start wider and overdeliver on many platforms, then scale back. Communicate before, during, and after OE, then learn what worked

and double down on that next year. Also, remember that you won't get your employees to react through one channel; it may take several touchpoints through many channels to get them to take action and enroll. To easily provide additional nudges, use automation and scheduled messages to help ensure delivery and reminders. Relying on one-time communication and a single method isn't enough.

3. Focus on education

In your quest to deliver a valuable OE, don't forget to educate employees on the plan choices available to them. Since employee benefits are one of the top three spends of an employer, it makes sense to do everything you can to ensure employees understand things. Terminology can be incredibly confusing, and most employees will confess that they'd be hard pressed to accurately define a copay, deductible, or coinsurance. In fact, a survey by Policygenius of 2,000 American health insurance consumers found that a whopping 96% of Americans overestimate their understanding of health insurance concepts.

Help them understand the nuances in plans and what they mean so that they can make an informed choice. Also, to augment HR's efforts, consider using decision support tools to assist them during the actual time of enrollment, with recommendation technology and chatbots to define terms.

4. Create realistic timelines with internal and external partners

It should go without saying, but give yourself enough time for a successful open enrollment. For example, if OE is October 1, don't wait to start on September 15! The general rule of thumb is 90-120 days to prepare for OE; the standard enrollment window is 15 days. But the earlier you start the process, the better.

The best practice is to set your expected date for OE and work your way backward, reverse engineering the time needed for all the clear and specific milestones to achieve it. It's helpful to bring the internal and external OE team together to help everyone know what's expected and needed at each stage. For example, your carriers need final plans and rate designs by a certain date, and HR needs updates by a specific date so they can make decisions before OE. Set timelines for your broker and other vendors as well as for your team (employees, payroll, hiring, HR, and benefits managers) to keep everyone on the same page and well ahead of schedule.

5. Prep your technology

Technology helps facilitate a myriad of OE-related things: compliance documents, plan updates, changes in rates, eligibility rules, vendor interfaces, etc. (Side note: If you aren't using a technology system, it's time

to start looking and planning for your next open enrollment.) Make sure you build in time to test everything and if you find you need to make changes, remember you also need to revise the platform, which may impact your timelines. And conducting quality assurance testing is best done well before OE to ensure things go smoothly — or catch any glitches early, so you have time to fix them.

6. Prepare for delays by building in buffers

Even if you've done all the five previous things, stuff happens, so it pays to prepare by building in buffers.

If you want to go live on October 15, be ready for October 1 because inevitably, a vendor will take extra time to respond, you'll encounter bugs with the technology that will need to get sorted, or you'll face unexpected delays. The OE process has lots of different stakeholders and interconnected parts, so if something breaks, you'll want a time buffer (of 72 hours or even a few weeks, depending on the item) not to throw everything out of whack. Assuming everything with OE will run without a hitch is a recipe for disaster. Instead, go into it with built-in timeline buffers so you won't be stressed out.

The best time to plan for OE is now. It's a learning process, and your early effort will pay future dividends. Whatever you do this year, you'll be better prepared for next year.

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