

Communications Breakdown: How Can Brokers and Employers Get on the Same Page with Technology?

With the increasing number of technology options now available in the benefits field, good communication between brokers and HR departments has never been more important.

The BenefitsPro 2018 Employer's Survey found that 35 percent of respondents consult with their brokers about technology platforms multiple times per year, and just over 20 percent said they would prefer to talk with brokers about technology more often. Chances are, that number will climb as more technology options and platforms hit the market.

So what are experts in the benefits field saying about technology communications issues between brokers, employers, and employees?

Employers: Be a smart shopper

One way to reduce communications problems down the road is to start with the right products, experts say. "For organizations trying to make a decision about what kind of technology to adapt, the first question is, 'what do I need the system to do?'" said Kristie Evans, president of HR consulting firm HRPMO, and a member of the Society of Human Resources Management's technology panel. "Too many people talk to the vendors first—that's a mistake, because they're all about selling you on how great the system is. People get caught up in the fun of shopping before they figure out what they really need."

Evans said the companies who spend the time and resources to analyze what kinds of technologies will address their specific issues will do the best

job of finding a system that meets their needs. “Figure out a way to do the analysis so you know what you want to buy,” she said. “If you don’t have a clear idea of what you want, you won’t have a clear idea of where the pain points will be.”

Scot Marcotte, chief technology officer at Buck, an HR and benefits consulting firm, notes that employers already have a great tool for winnowing down and finding what their employees need. Claims data, he says can help reduce the confusion about which products to choose. “Brokers have always looked at it from the perspective of bundles: what is the right bundle of services for that individual, or that employer?” he said. “There’s a lot of choice that occurs; the way we think about it is that we already know a lot about the employees from claims data. So that gives us a starting point.”

Brokers: Create a tech team

Mike Ehrle, senior vice president of Strategic Partnerships at Hodges Mace, a benefits software company, said that the increasing use of apps and platforms is leading many agencies to set up “tech teams,” technology experts who can educate businesses and employees on the new tools. “We are seeing a huge uptick in finding one person—or team of people—and saying, ‘you’re going to be our internal technology experts,’” he said. “They have the background to help make selections on technology, based on what the employer is solving for. Then, they guide the vendor and employer through the process.”

“We’re seeing more and more of that because it’s just becoming so complex that we need to have experts in each firm, and liaisons to the vendor partners.”

Being able to sell education and expertise is important as technology continues to evolve, said Marcotte. “Employees are expecting a truly consumer-grade experience,” he said. “We have to make sure we’re not stuck in an approach that worked ten years ago. We have to focus on

giving companies the tools to make sure they're in the right program for their needs today."

Evans also notes the complexity of a quickly changing field. "Benefits breaks down to a lot of granularity," she said. "In order to manage that cost you have to have a lot of detail. The more complicated the products, the more robust capability you have to have. If you're taking shortcuts, that's going to come back and kick you in a few years."

Alexa, what does my plan say?

Experts say artificial intelligence will play an increasing role in educating and serving benefits consumers. Marcotte notes that his company sees tremendous potential with AI in educating consumers. "The innovations we're seeing there go with expanding the natural language, conversational user experience," he said. "It could be something at the home, where an individual asks their Google Home or Alexa: "Can I use my HSA for band-aids? And then they could buy band-aids though Alexa and have it deducted from the HSA."

Marcotte adds that although barriers still are being overcome for such a system, including privacy issues, this kind of interaction could be very common in the future. "As challenging as that is ... we could do that through artificial intelligence, machine learning, and natural language interaction. We could do it at home, we could do it through hand held devices, or we could do it through web sites. The possibility of that all coming together is growing almost every day. The ability to answer that need, at that point in time, is something where we're seeing great dynamic strides."

Ehrle said increased use of AI could have great benefit for brokers and HR managers alike, in helping address questions or educational gaps. "We spend a lot of time on behalf of employers walking new hires through every element of the benefits plans," he said. "We can complement that with technology, including at-home devices like Alexa, so that you can access it

any time. That's a new variable—and there are ways to put PIN passwords in there so that somebody else can't maliciously open it.”

These brave new worlds are not easy to navigate, but successful brokers will find a way, whether through their own expertise or by relying on partnering with vendors, Evans said. “When it comes to brokers making recommendations on technology, they have to get out of the comfort zone a little,” she said. “More than likely there's going to be some sort of partnership.”

By Scott Wooldridge