

Ongoing Enrollment Communication

A few students can cram the night before finals and pass with flying colors. Studying regularly throughout the school year requires more discipline but is a much more reliable path to success.

The same is true for client communications. Regular, intentional interaction throughout the year is usually more effective than a flurry of contact right before open enrollment.

“We are taking steps to increase communication throughout the year instead of simply at the time of sale or enrollment, with the goal of striking the right balance of getting clients the information they need to make decisions or use their benefits without creating too much clutter,” says Mona Zielke, senior vice president, employee benefits claims and operations, for Voya Financial in New York City. “In some cases, this does mean increasing communications. In others, it means taking a different approach. We work to be flexible so we can provide the unique experience each client prefers, as well as to adjust our approach based on feedback, outcomes or actions taken based on the communication.”

She cites three reasons for this emphasis on the communications strategy:

- Generational differences and information delivery preferences. “We need to use different approaches to reach brokers, employers and employees with the information and tools they need when, where and

how they want them,” she says. “The millennials are leading the way in digital communications, but there is still a high demand for in-person conversations and print materials.”

- Convergence of health and financial wellness. “We need to create more holistic communication experiences that help employers and employees see how all of their choices fit together to create the benefits program that is right for their needs.”
- More responsibility for employees. “The need for education has increased as the responsibility for the cost and management of health care and financial protections has shifted from employers to employees.”

Zywave, a Milwaukee company that provides insurance sales management and client delivery solutions, conducts regular broker services surveys. “Year after year, clients reiterate that they expect consistent communication from their brokers,” says Eric Rentsch, vice president of product development.

According to the most recent survey:

- Seventy-six percent of insurance buyers say they are looking for a broker who communicates regularly with them. This was reported as the second-most important criterion when selecting a broker, behind providing prompt service.
- Seventy-seven percent of insurance buyers want to hear from their broker on a monthly basis.
- Forty percent of insurance buyers would consider changing brokers because of a lack of communication.

“In my experience speaking with brokers, it seems the level and sophistication of client communications varies greatly, depending on the individual and the agency,” Rentsch says. “Overall, many brokers are good at communicating about the ‘traditional’ benefits offerings, but in today’s market, employers are looking for deep expertise from their broker on a variety of strategic topics, whether it be unique trends in their industry or innovative risk- and cost-management tactics. That’s where regular, targeted communications campaigns can really add value.

“By taking a step back and planning a proactive, ongoing automated thought-leadership campaign, brokers can lay the groundwork for expanding the conversation with their clients into the strategic topics, and—as importantly—do it efficiently.”

Effective Communication is Valuable to Both Brokers and Their Clients

“On the broker side, regular communication means we can be better aligned to meet our shared employer-clients’ needs,” Zielke says. “Portals give brokers quick access to a lot of the tools and information they need to develop sales proposals or answer clients’ questions, and a dedicated team is always available to assist them in any part of the sales, renewal and ongoing service processes.

“For employers, regular communication gives us a better opportunity to understand what they need, how we can improve and more quickly respond to questions or help them resolve issues,” she continues. “This has been particularly helpful during implementation. Through technology and conversations, we are able to clearly and simply communicate milestones in the process, define roles and responsibilities, and proactively offer

alternatives based on the customer experience or change of plans during the transition journey.”

Effective Communication Strategies

How to communicate effectively is just as important as why. One-size-fits-all approaches rarely work, says Trevor Garbers, vice president and practice leader for HUB International Insurance Services in Newport Beach, California.

“I believe each client and policyholder obtains and withholds information differently,” he says. “It’s our job to tailor to those needs as we move forward. As a general statement, a mix of in-person, electronic and mail should be used in combination or a bundled approach.”

Although technology can make the process easier, it doesn’t take the place of a human touch.

“It needs to be a combination of high-tech and high-touch,” Garbers says. “Technology is the enabler of everything we do (good and bad) with the benefits landscape today. Technology will have a key role but will not be the only enabler in moving this communication forward at the policyholder level.”

Susan Rider, a consultant with Gregory & Appel in Indianapolis, agrees.

“We find using a variety of communications—not just for our clients, but also their employees—is a better approach than just at open enrollment and/or new hire orientation,” she says. “We meet with our clients either quarterly or annually, depending on their preference.

“On a broader scale, we consolidate communications for our clients so they don’t have to sift through multiple sources to bring them the most relevant

and time-sensitive information,” she adds. “Our goal ultimately is to reduce their administrative time so they can focus on strategy.”

Brokers need to know why and how to communicate. The next piece of the puzzle is knowing how to say it effectively.

“Just as important as the methods we use to communicate is the language we use,” Zielke says. “In addition to taking an omnichannel approach, we’re revising a lot of our employer and employee materials to what we call ‘Saturday language’ to make it easier and quicker for customers to understand their options and take action. Whether enrolling in benefits, placing a claim or considering their plan options, the Saturday language empowers them to make decisions they can feel confident about.

“For example, as an insurance industry, we throw around terms like ‘port or convert’ when we’re talking to a customer about their policy, but that can often lead to confusion or, worse, inaction because they don’t feel comfortable asking for clarification. Why not simply tell them their choices are to continue the same type of policy or change it to a new policy?”

Successful communication can be as varied as individual brokers and the clients they serve. The most important thing, regardless of the details, is to keep the lines of communication open.

“Clear communication with all of our customers—brokers, employers and employees,” Zielke says, “is probably our most important tool in building and maintaining any strong relationship.”

By Alan Goforth