

## Open Enrollment Tips for the Coming Season

Set out benefit enrollment goals, and then plan a communication strategy to achieve them

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Some HR professionals dread the fall open enrollment season for employee benefits, viewing it as an annual administrative headache. Other HR pros see it as an opportunity to personally engage with employees—thereby helping them to make choices that will safeguard their health and financial well-being.

SHRM Online recently spoke with two open enrollment experts who shared their advice for avoiding the former and achieving the latter.

### Learn from Last Year's Enrollment

Look back on how your company fared during last year's open enrollment period and take steps to eliminate inefficiencies and information bottlenecks, advised Kim Buckley, vice president of compliance communications at Birmingham, Ala.-based DirectPath, an employee engagement and health care compliance firm. "Look at whether you got the enrollment you wanted within particular plans."

She also urged benefit managers to ask:

### Open Enrollment Season

For tips on helping employees make the best choices of benefits during open enrollment, check out the SHRM resources provided below:

- [Guide to Open Enrollment](#)
- [Health Benefits Glossary of Terms](#) · [Explaining High Deductible Plans to Employees](#)

What were the most time-consuming aspects, and how can they be streamlined this year?

What were the questions that employees asked most frequently?

"The answers can help inform how you should deliver education and enrollment support this year," Buckey said.

### Make It 'Active'

To engage employees around their benefits, use an "active" enrollment strategy that requires employees to select the health care plan and other benefits they want, rather than one that allows them to passively continue with their selections from the prior year.

"Active enrollment makes a huge difference," said Meredith Ryan-Reid, senior vice president for group, voluntary and worksite benefits at insurer MetLife in New York City. "Having employees reapply each year requires them to reassess whether they're making the right choices for themselves and their families. It also helps ensure that you're getting up-to-date information about your employees and their dependents."

Active enrollment initially is more of a burden on an HR department, Ryan-Reid admitted. "There certainly is more of an effort involved, but if you do it once, next year employees will have a heightened awareness about it and everyone gets into the rhythm."

### Engage with Employees

Consider the communication preferences of different groups of employees, Buckey said. For instance, "Employees just starting their careers are the most underinsured group and may see student debt rather than health coverage as a more pressing priority." That could lead them to gamble with their health coverage, which is why "regardless of the employee's age, nothing can replace the value of a personalized, one-on-one conversation" around benefits selection.

"It's important to have multiple contact points, but far and away we see the most success from one-on-one engagement, whether that's a person sitting across the lunchroom table or just being able to talk with someone on the phone," said Ryan-Reid. "The more personalized and customized the discussion is, the more impact it has."