

# Communicate Your Way to a Successful Annual Enrollment

by | Jennifer Benz



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This year's annual benefits enrollment process presents new challenges for benefits professionals. Planning, frequent communication—and empathy—can go a long way toward making open enrollment a good experience for employees.



**A**nnual enrollment. That time of year when you have to grab attention long enough to explain why benefits matter and help everyone make key choices about their health care, well-being, financial security—and their future.

That's a tall order in a typical year—and sure to be exceedingly challenging this year. The last time we faced such unsettled times, we were in the middle of the Great Recession with annual enrollment on the horizon and a presidential election just weeks away. People were anxious about their jobs and their financial security.

Here we are again, forging ahead in uncertain times. This year, we find ourselves in the

middle of a pandemic-induced recession with an upcoming presidential election. And once again, people are nervous about the economy, their jobs, their financial security—and their health and safety.

People are looking to their employers and plan sponsors for guidance and direction, so communicating early and often with your people is important.

So how do you approach annual enrollment in such a stressful time? With a plan that is thoughtful, thorough and agile. The following recommendations may help make annual enrollment a good experience for your team and your people.

## Plan Ahead, but Be Flexible

It may feel futile to get a head start on planning, but the sooner you can get a plan in place, the better. Build on the channels and time line that have worked for you in the past. Make adjustments as needed to address the impact of the coronavirus on your organization and people. Allow time and space for things to change. We suspect many benefits decisions will be made late this year, which will compress communications time lines. If you plan ahead with that in mind, your team will be better prepared.

## Adjust Your Strategy for a Virtual World

For many organizations, this year will require a big change in approach: What happened in person in prior years will have to move online. Even for “wired” organizations with a digital-first strategy in years past, this year may be the first time they’ve hosted online benefits fairs or entirely virtual enrollment meetings.

Think about your strategy and goals first. These are helpful questions to ask:

- How have you traditionally measured success for annual enrollment and your events, such as enrollment meetings and/or benefits fairs?
- What is most important to your organization and your people?
- In this new environment, what needs to stop, continue and improve in terms of the overall annual enrollment experience?
- What channels are available to you, and how can you best use them to reach and engage your audiences?
- Going forward, how will you measure success and impact?

From there, you can start to look at how various channels and resources will work for distributing information and creating online events. It is easy to get overwhelmed with the number of technology solutions available. By starting with your strategy and needs, you’ll be able to narrow down the tools and channels needed.

There are many ways to tackle virtual benefits fairs and meetings. You can host a series of simple webinars and Q&A sessions, or you can build a very sophisticated online event. Or anything in between. What will be key in determining your approach is to narrow in on your audience needs, your goals and your resource constraints (both time and budget).

## Communicate Early and Often

With new information constantly available about COVID-19, it may seem impossible to plan ahead—that it would be better to hold off on communicating about annual enrollment and any benefit changes that you’re making until all the information is buttoned up. In reality, the exact opposite is true.

Your people want to hear from you early and often. Especially now. In fact, 63% of people want daily updates about the coronavirus from their employer, according to the Edelman spring *Trust Barometer* survey.

Employees and members and their families need to hear from you more often in times of uncertainty. It not only helps alleviate fears but also shows your people that management is making them a priority. So, communicate often—even if the message is simply to watch for upcoming details about annual enrollment.

Lack of communication can create an information vacuum, which

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can create anxiety and lead to rumors, misinformation and disengagement. Just because you don’t have all the answers doesn’t mean you shouldn’t communicate. You’re allowed to tell people what you don’t know along with what you do know. Acknowledge issues that you know are top of mind, like benefit changes or cost increases, but don’t delay communicating just because you don’t know every last detail.

## Be Consistent and Engaging

What works in the best of times is even more important now—Be consistent, open, honest, engaging, authentic and transparent. The difference is the topic you’re talking about and the inevitable emotions and fear that are involved. Right now, everyone has questions about potential change, especially change that impacts their health care. They want to know how things will impact them.

Some may be worried about cost increases. Others may be concerned about the type of coverage available to them next year. Address their concerns so they understand what’s happening and why. Thinking about the nuances of different personal situations will be really helpful.

## Be Empathetic

With a pandemic-induced recession, unemployment challenges, rising health care costs and a stressful presidential election, Americans are feeling the pain. They're under a lot of stress and need reassurance more than ever. You play an incredibly important role in your people's lives. It is important right now to show them that they matter and that you're putting their health, safety and well-being first. Be empathetic to their needs and concerns. And keep in mind that as you go into annual enrollment, your people will be coming out of a stressful spring and summer.

As you craft your annual enrollment communications, remember you're writing to all staff members, not just company executives. As benefits experts ourselves, it can be hard to put ourselves in the shoes of the average person who doesn't know what all our acronyms and jargon mean.

Keep in mind various family situations and the diversity of your workforce. If you're not sure what the average point of view is, just ask. You may be surprised at what you hear, and it will help you fine-tune your messages.

## Integrate With Organizational Messages

It's important to get any benefits changes and health care cost messages into your leadership's overall business communication and to make sure your messages and timing are aligned.

One way to do this is to review key messages. Get together all parties involved—human resources (HR), corporate, and internal communications teams and leadership—to develop a clear set of key messages, campaigns and ongoing programs. With this framework, everyone can communicate with their own audiences from a common set of key messages.

This is also a good opportunity to lean on your senior leaders. During the crisis, leaders have been more visible and more accessible (often, from their own living rooms!) and, going forward, we'll expect that to continue. Help them to incorporate annual enrollment messages into other updates.

And no matter what you're communicating, your messages need to focus on what impacts people, why and what they need to do.

## Show, Don't Tell

It is easy to get lost in the legalese, the mailers, and all the other tools and resources that make up annual enrollment communication. Because of potential changes on top of anx-

xiety, this is an important year to really put in extra work to make things simple.

- **Give space** for what's happening in the health care big picture and help people understand the “why” behind your decisions.
- **Be very specific** about the changes that are being made and how they impact different audiences. If you have complex audiences, consider creating targeted or personalized materials that will break down information by audience and make it easier for individuals to see what impacts them.
- **Show comparisons** between current and future plan offerings, including costs. Doing this in multiple formats is most helpful. Some will like charts, others will like graphs, others will want to participate in a live meeting. The most important thing is that you don't make people do the math and figure out what has changed by themselves.
- **Share specific examples** that are relevant for them, based on demographics and family situations. One way to do this is to highlight different personas and build examples of “people like me” to show how things work for those personas.
- **Show everyone how they can save money** with their choices (e.g., by moving to a lower cost plan or enrolling in the flexible savings account (FSA) or health sav-

## takeaways

- The global pandemic, a recession and the upcoming presidential election have created uncertain times for employees, presenting challenges for the annual benefits enrollment process.
- Communicating often—even if the message is simply to watch for upcoming details about annual enrollment—can help alleviate employee anxiety and prevent misinformation from circulating.
- Benefits staff should be empathetic to employee needs and concerns. Communication should avoid jargon and be targeted to address the various family situations and diversity of the workforce.
- Enrollment messages should include specific information about what benefit changes are being made and why; comparisons between current and future plan offerings, including costs; and specific examples that are relevant to employees.
- Promoting missed or underused benefits may help employees find ways to save money or be healthier.

bio



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ings account (HSA). Targeted messages can be very helpful here as well.

- **Use a variety of channels** that help support different learning styles and ways to reach people. Don't assume everyone wants to watch a video or read lengthy text. Giving a variety of options will help everyone digest the information.
- **Make sure you have a clear call to action** so your people know what they need to do and when. If this isn't clear on every piece, make sure you add it.

### Focus on Value and Financial Protection

Your annual enrollment communications are also an opportunity to educate about the benefits offered and how to make the most of them. Remind people to review their current benefits before annual enrollment and that, as their life changes, their benefits should change, too.

Health insurance, like any other insurance, provides financial protection for when they get sick. With so much focus on accessing care, this very important aspect of financial protection often gets overlooked. Encourage your folks to evaluate whether they have the right level of insurance and help them understand the trade-off between out-of-pocket costs and premiums.

### Promote Missed or Underused Benefits

This is the year to really promote all those missed or underused benefits. Annual enrollment typically focuses on the big features of their health plan—medical, dental and vision

insurance—but you also can help folks see how to save money or live a healthier and happier life.

Because of the COVID-19 pandemic, telehealth has taken center stage. Those who never registered for telehealth in the past started using it for the first time. This trend won't change after the pandemic, so play up telehealth in your communications and encourage everyone to use this service to resolve nonemergency health care needs from the comfort of home.

Share reminders about other niche or voluntary benefits people may be missing out on. Nontraditional benefits, such as child or elder care, legal services, identity theft insurance, pet insurance and education assistance, are likely to appeal to people a lot right now—and likely to appeal to different segments of your workforce or membership. When you communicate about these benefits, include targeted messages that help people understand how benefits support different life and family situations. When you do, you'll have a better chance of grabbing their attention.

### Lean on Managers

Here is an opportunity to have your benefits message spread by people who interact directly with your audience every day. Give your managers and other leaders and influencers the information and tools to start conversations and direct people on where to go with questions.

Also, be completely transparent about what's happening and why. The current environment is an ideal opportunity to get a communication process in place, even if it's informal and needs some fine-tuning over time.

### Bottom Line

Just remember that people may be feeling insecure right now and are looking to you for answers. Communicate with them honestly and often. Follow best practices—frequent, simple, bite-sized information that helps employees make decisions and take action. By meeting people where they are on a continual basis, you'll earn their respect and loyalty and provide them the reassurance they need amid all this uncertainty. 🎯