Open Enrollment

THE COMPLETE TOOLKIT

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Contents

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Building Open Enrollment Success Through Year-Round Planning

Why Mindset Means Everything When It Comes to Open Enrollment

The open enrollment window each November/December can easily feel like the most hectic time for an HR team. Human resources professionals typically work in the background of day-to-day business operations, keeping an organization healthy and happy by honoring company values and building a better workspace, but the open enrollment window puts HR front and center – and not everybody's comfortable with that.

The best way to reduce those enrollment anxieties within HR and build an experience that works better for everybody (your department, your employees, and the organization as a whole) is to stop seeing the open enrollment period as a hectic sprint and view it as the culmination of a yearly cycle.

When you and your department think cyclically, open enrollment never sneaks up on you, and there's always plenty of time to plan how you can learn from last year's mistakes and significantly improve your approach each time around.

The Open Enrollment Cycle in Full

There are plenty of ways you can organize your thinking and planning to create a year-round understanding of open enrollment, but here's a five-phase sequence you can use as a jumping-off point to guide your own approach:

PHASE 1: Measuring the Success of Your Completed Enrollment
Dec. 15 – Feb. 28

GOALS: Identify how well HR, IT, and employees did building enrollment success.

? Questions to ask:

What percentage of our employees missed the deadline or required significant support in the final days?

Were we able to maintain or lower our actual costs per employee while still providing the best coverage?

What did employee engagement look like in terms of…
- Communication open rates?
- Education session attendance?
- Employees taking steps to optimize the value of coverage?

How did employees rate their overall experience in terms of…
- Benefit offerings?
- User experience during enrollment?
- Quality and accessibility of benefit education?
- Usefulness of enrollment-related communication from HR?

PHASE 2:
Strategizing for an Even Better "Next Year"

📅 Mar. 1 – Apr. 30

GOALS: Transform your understanding of last year's enrollment period into an action plan for changes and improvements.

❓ Questions to ask:

Can we maximize the value of the benefits we offer by…

- Engaging a new broker?
- Expanding or consolidating plan offerings?
- Working with a benefits consultant to improve our understanding of emerging trends and best practices?

How can we build better employee engagement by…

- Augmenting our approach to communication?
- Creating greater visibility for the open enrollment ahead of time?
- Providing educational materials that are more engaging, more authentic, and easier to understand?
- Making health and wellness day-to-day parts of our workplace culture?

How can we improve the overall "user experience" for employees before and during enrollment by…

- Learning from last year's mistakes, shortcomings, and employee challenges?
- Bringing HR and IT together in ways that make sense?
- Maximizing access to relevant information and educational materials using tech?
- Making the enrollment process faster, easier, and more self-service?

PHASE 3:
Laying the Groundwork for Open Enrollment Success

📅 May 1 – Aug. 31

GOALS: Create the foundation of your upcoming enrollment period based on what you've learned and hope to do better.

👤 Who to work with:

Work with your employee benefits broker to…

- Address identified areas of employee need
- Assess the competitiveness of your offerings
- Renegotiate pricing for next year
- Learn about new and different ways to build value for your employees and the organization

Work within your HR team to…

- Articulate a vision for what the upcoming open enrollment period will "look like"
- Assign specific roles and responsibilities for the open enrollment period
- Build unit plans and distributable materials for employee education
- Develop both automated and human-to-human communication strategies
- Begin laying the groundwork for employee engagement

Work with IT to…

- Create a user-friend tech-enabled framework for open enrollment or improve the existing system based on shortcomings/lessons from last year
- Designate a document repository for enrollment and educational materials
- Devise strategies for maximizing visibility of enrollment reminders on company dashboards, ERPs, etc.
- Organize an open enrollment tech support team within IT

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PHASE 4:
Educating Your Employees & Training Your Support Teams

Sep. 1 – Nov. 1

GOALS: Build awareness of and preparation for the upcoming open enrollment period across your organization.

Who to work with:

Work with senior and departmental leaders to…

- Advocate for and schedule enrollment education sessions
- Achieve awareness of open enrollment goals and buy-in at the leadership level

Work with your employee benefits broker to…

- Schedule times they can lend their expertise to in-person education sessions
- Obtain print, digital, video, and other resources you can pass along to your employees and HR support system
- Verify the accuracy of all information you're passing along to employees

Work within your HR team to…

- Provide clear, valuable communication about the upcoming enrollment period
- Teach or explain benefit offerings and the enrollment process itself to employees
- Reinforce and prepare for each HR team member's role during the enrollment window

Work with your IT team to…

- Provide in-person and/or digital training to maximize accessibility to the enrollment user interface
- Test and eliminate glitches from the enrollment system
- Train IT professionals who will serve as key points of support for enrollment troubleshooting

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PHASE 5:
The Open Enrollment Period

📅 Nov. 1 – Dec. 15

GOALS: Get all qualified employees and their families enrolled in the healthcare coverage that is best for them in an easy and satisfying manner.

👤 Who to work with:

Work with senior and departmental leaders to…

- Advocate for regular enrollment reminders at individual team meetings
- Assess which teams or individuals require additional support

Work within your HR team to…

- Continue providing relevant educational sessions
- Maximize visibility for open enrollment throughout the window without over-engaging employees
- Provide one-on-one assistance to employees who require it
- Begin to take notes about improvements for next year

Work with your IT team to…

- Provide on-going support to help users navigate the digital enrollment experience
- Gather and pool feedback about how the system could be improved next year

📋 What to do:

Conduct exit surveys after open enrollment to gather data about…

- Employee satisfaction with benefit offerings
- Employee satisfaction with training/educational offerings
- Employee satisfaction with your communication approach
- Employee satisfaction with the user experience during enrollment
- Any other data points you think will be relevant to improving and refining your practice moving forward

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Fostering Engagement During Open Enrollment Season

What does "Engagement" Mean Anyway, and Why Does it Matter?

Defined broadly, engagement is the level of commitment, effort, and authentic self that an employee puts into their work life. Baseline engagement means showing up on time, respecting company policies and procedures, and working to your potential on a daily basis.

At any given time, your team is made up of individuals who fall all over the spectrum in terms of engagement – somewhere, there's someone doing the minimum, and somewhere else, there's an all-star who lives and breathes your mission and values. Your job as an HR department is to ensure that the team is engaged as a whole.

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The Power of "Herd Engagement" for Open Enrollment

In medicine, when the majority of people in a community are immunized against an infectious disease, the non-immunized within the group are much less likely to get that disease as well. This concept is known as "herd immunity," and if you think about it, it's true of employee engagement too! If you create strong average engagement level, the benefits of the strong employee culture will trickle down to the less engaged as well.

This "herd engagement" is powerful during open enrollment season, when HR must call the entire team to action and get follow-through in order to be successful. If the majority of your employees are well aware of the deadlines, what they need to do, how they need to do it, and how they can access support, then you're creating a framework for company-wide enrollment engagement.
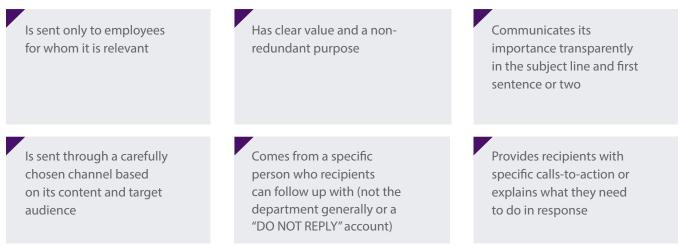
Even team members who aren't as good about checking their emails, doing research, or proactively handling responsibilities that don't affect them on a daily basis are swept up in the buzz and motivated to handle their enrollment responsibilities when they see colleagues discussing benefits, researching their own selections, and asking questions about how to optimize their choices.

Strategies for Building Strong Average Engagement in the Lead-Up to Enrollment

Focus on Quality of Messaging, not Quantity of Messaging

One of the main ways organizations over-engage or disengage employees is through bad communication, and that's never truer than during open enrollment.

As a rule of thumb, high-quality employee communication…

Is sent only to employees for whom it is relevant	Has clear value and a non-redundant purpose	Communicates its importance transparently in the subject line and first sentence or two
Is sent through a carefully chosen channel based on its content and target audience	Comes from a specific person who recipients can follow up with (not the department generally or a "DO NOT REPLY" account)	Provides recipients with specific calls-to-action or explains what they need to do in response

Those first three points are where employee communication breaks down most of the time. When people continually receive communication or messaging that isn't relevant to them or whose importance is unclear, they tune it out, and over time, that communication channel becomes essentially useless.

If you keep your enrollment-related communications targeted, specific, and useful, you'll build strong awareness for the upcoming window across your organization and help facilitate the conversation about what everybody needs to do and how they can connect with the resources they need to do it.

Strategies for Building Strong Average Engagement in the Lead-Up to Enrollment

Use a Variety of Platforms and Technology for Communication

When we described strong communication, we mentioned using a carefully chosen channel was key. There's common saying in marketing that you need to meet people "in the right moment on the right platform with the right message," and if you're trying to create company-wide action as an HR department, you need to apply that thinking too.

Email has been the gold standard for communication for a number of decades now, but employee behaviors and work habits are evolving with technology, and that traditional inbox isn't always the best way to get their attention. Here are a number of other platforms, modes, and methods of communication that you can use to spread messages about open enrollment:

Official messaging/communication apps

Your intranet, employee navigator, or universal homepage

Enterprise resource planning system dashboard

Company wikis or internal message boards

Shared digital calendars

Old fashioned pen-and-paper inter-office mail

The best, most comprehensive approach leverages all channels in appropriate ways throughout the process but always makes mindful choices about which mode of communication is best for which message and which audience.

For example, if you know the majority of your enrollment laggards are young and tech-savvy, you could push out a reminder to relevant accounts through your organization's favorite messenger app (such as Slack, for example). On the other hand, if you can see the majority of folks who still need to sign up are older professionals, direct emails and even traditional print materials might be your best bet.

Strategies for Building Strong Average Engagement in the Lead-Up to Enrollment

Providing Communication and Content of Actual Value

Good communication is always purposeful, and memorable content is always useful in some way. If you want employees paying attention to your messaging and obeying your calls to action, you need to give them something in exchange.

That means don't just send out one-sentence reminder emails each week that list the deadline and a link; instead, make each communication an opportunity to connect employees with content that aids their journey and makes life less stressful for them rather than more stressful. By thinking of your employee communications as an internal marketing campaign and not just "reminders," you create something that's much more powerful and much more likely to invite employee engagement.

The good news is that once you've demonstrated to your team members that your messaging is important, relevant, and valuable, you'll have a faster, easier time earning buy-in for future initiatives and calls-to-action.

Strategies for Building Strong Average Engagement in the Lead-Up to Enrollment

Sample Communications Matrix

Here's just one example of how you could send one purposeful, powerful message about benefit enrollment each week between mid-October and mid-December:

COMMUNICATIONS MATRIX					
Schedule	Communication Channel	Recipients	Goal	Call-to-Action	Resources Provided
Week 1 (Third week of October)	Email	All employees	Create awareness for upcoming enrollment period	Review your existing coverage and think about whether you will be making changes	Link employees to where they can view their current coverage and see other available packages
Week 2 (Last week of October)	Online Enrollment Tool/Intranet/ Shared Homepage	All employees	Offer powerful in-person learning opportunity	Sign up for a class with our benefits expert!	Link to ed session sign-up and print materials that will prep them for learning
Week 3 (First week of November)	Email	Department/ Team leaders and ground-level supervisors	Build support for enrollment efforts across the organization	Please remind your workers about the upcoming enrollment season and provide them with work time to enroll	Resource library links they can pass along to team members
Week 4 (Second Week of November)	Email	All employees	Announce opening of enrollment period	Be sure to sign up for your benefits!	Attach "How to enroll in benefits" quick reference guide
Week 5 (Third Week of November)	Online Enrollment Tool/Intranet/ Shared Homepage	All employees	Connect employees with strong education	Sign up for one of our remaining sessions, or watch one of our on-demand e-learning lessons	Links to in-person class sign-up and recorded downloadable resources
Week 6 (Last Week of November)	Shared calendars	Employees who have not yet enrolled	Invite employees who require coonsultation for one-on-one support	Let's find a time to chat about your benefit needs and choices	Scheduling link
Week 7 (First Week of December)	Online Enrollment Tool/Intranet/Shared Homepage	All employees	Provide a highly visible global reminder that enrollment season is almost over	Just two weeks left in open enrollment! Be sure to sign up for your benefits!	Link directly to the sign-up interface
Week 8 (Second week of December)	Physical inter-office mail and Email	Only employees who have not yet enrolled	Get laggards to enroll before end of window	This is your last chance to enroll in benefits!	Link to sign-up interface; Scheduling link to make an appointment with someone in HR

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Embracing a Data-Driven Approach to Open Enrollment

Why Data Makes a Difference

As we said earlier, the best way to guarantee success for open enrollment is build a cyclical, year-round approach. If that cyclical approach is the limousine that's going to drive you and your organization to enrollment success, data is the gas you need in your tank.

Data helps you quantify what you're doing right, what you're doing wrong, what your team members like and find valuable, and what they hate and find frustrating or useless. It's what helps you know if your benefits program is valuable and well-scaled or ineffective and flabby.

Different data points are most relevant at different phases of your planning cycle, but let's take a minute to build a general understanding of what you need to know and where you can find it.

WHAT TO KNOW AND WHERE TO FIND IT					
	Where can you find it?	Why is it important?	Why is it powerful?	What should you do with it?	How should it affect planning?
Total Enrollment (# and %)	In your benefit management dashboard after enrollment	It determines how many employees receive benefits	Provides a snapshot of exactly what you're providing and responsible for	Benchmark and compare to previous years; analyze for trends	Based on the trends you recognize, you can better anticipate and plan for your program scaling up or downs
Late or Missed Enrollments	In your records from the open enrollment period	Late enrollments create additional costs	Late/missed enrollments represent failure of HR's engagement and communication strategy	Determine satisfaction/success level	If the number is unsatisfactorily high, begin strategizing to lower the number next year; if it is satisfactory, identify which strategies worked
Average Plan Cost per Employee	In your benefit management dashboard	If costs are very low, you could be doing more; if they're too high, the business can't grow	Creates a snapshot view of how benefits are scaled to operations	Share these numbers with finance to ensure HR is operating in a way that's scaled with business goals	Once you've determined if you and leadership are happy with the figures, you can plan more effectively for program tweaks
Communication Effectiveness (Quantitative)	In your email automation or bulk communication dashboard	You need to know if people actually open, viewed, and engaged with your enrollment-related communications	You will very quickly see what was and wasn't effective in terms of grabbing people's attention and driving action	Use this data to inform both next year's open enrollment communication and your on-going communication/ engagement efforts as a departments!	Keep what works next year; try new approaches where you weren't successful

WHAT TO KNOW AND WHERE TO FIND IT

	Where can you find it?	Why is it important?	Why is it powerful?	What should you do with it?	How should it affect planning?
Communication Effectiveness (Qualitative)	By surveying your employees after the enrollment period	You need to make sure communication was driving engagement, not driving it away	Open-ended feedback is more likely to provide insight into how and why things were or weren't useful	Use this data to inform both next year's open enrollment communication and your on-going communication/ engagement efforts as a department	Keep what works next year; try new approaches where you weren't successful
Employee Satisfaction with Benefit Offerings	By surveying your employees after the enrollment period	Benefit satisfaction is key to talent attraction and retention	Cuts through the fluff and lets you really understand how well you're doing with benefits	Construct an understanding of both overall satisfaction and specific, individual needs that are not being met	If satisfaction is low, you need to reconsider your offerings; if it's high, you can think of ways to consider building on that success
Employee Satisfaction with Enrollment Process	By surveying your employees after the enrollment period	The easier and more satisfying the enrollment process, the more likely employee are to engage	Helps you and IT understand if you did a good job with open enrollment from a technical standpoint	Analyze the data both within HR and collaboratively with IT to inform planning for next year	If satisfaction is low, you need to reconsider your approach; if it's high, you can think of ways to consider building on that success
Employee Satisfaction with Education Offerings	By surveying your employees after the enrollment period	Good employee education is the best way to guarantee employees maximize their benefit elections	Engagement and usefulness are key to education, and if your approach was not engaging or useful enough, things have to change	Analyze closely to see which offerings, supports, materials, classes, etc. employees found most useful and which were not used effectively	Keep what works next year; try new approaches where you weren't successful

Providing Valuable Employee Education Experiences

Why Education is Key to Open Enrollment

As we've said throughout this guide, open enrollment is all about creating employee action. You need them to do something, and using communication and engagement, you can probably get them to do it.

…But how can you make sure they do it right?

Making the best possible benefit elections is crucial for each of your employees, each of their families, and your organization as a whole. If a worker's plan is not the ideal choice for their families, it can lead to unnecessary out-of-pocket expenses for them in the event they need coverage they didn't fully expect or wasteful spending for you, as their unused benefits take up undue financial bandwidth.

The best way you can support your employees in the lead-up to benefits enrollment and lead them toward making the choice that's best for everybody is by providing them with extensive benefits education. That means that to be a great HR leader, you need to think a little like a teacher.

Leveraging Classroom Principles to Build Success

Differentiated Instruction

In education, differentiated instruction is the concept that different learners require different supports and different access points in order to learn the same material. To speak broadly, for example, some people are more visual learners, while others are kinesthetic learners, and still others are auditory listeners.

When you teach or provide employee education, it's fundamental that you create learning experiences that are valuable to everybody regardless of learning style. That means using a variety of strategies, resources, and platforms to invite everybody to learn and support them appropriately.

For example, let's say your in-house benefits wizard is going to present a lesson on "Understanding Which Package is Best for You." Their primary method of delivering that lesson might be to lecture and present slides, but with a little effort you can turn that talk into a highly accessible learning experience. For example, you could…

| Provide printed slides before the presentation starts, so there is something upon which to take notes but the "write everything down" crowd doesn't have to be stressed about falling behind | Record the presentation with a camera and upload it to an online resource library so employees who couldn't make it or people who prefer to hear something more than once can review the lesson | Livestream the presentation so people can join from their desk if they're afraid they can't stay for the whole lesson or prefer the non-confrontational nature of distance learning | Send out an email after the lesson providing attendees with links to related resources for their own independent follow-up research | Schedule a follow-up fishbowl discussion in which attendees can talk about the takeaways from the lesson with their peers to reinforce comprehension and brainstorm strategies |

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As you can see, when you start think about it, there are plenty of ways you can use technology to make employee education far more accessible for a variety of learning styles.

Clear Learning Objectives

One of the biggest mistakes in employee education and professional development is not making learning objectives and the stakes of learning experiences clear enough. In order for learners to fully engage in and benefit from anything, they need to know why it's important, why they're doing it, and how it's directly connected to their life in both the long- and short-term.

Before you distribute any pamphlets, teach any classes, or hold any webinars, you need to build a strong internal understanding within HR of what the specific learning goals are for your employee. You need to think about what they need to know, what they need to be able to do, and how you'll know when they're ready to do it.

When you think that way rather than just saying "We're going to explain the benefits to them!" it makes your job both clearer and more purposeful. When you share those learning objectives with your employees at the beginning of each experience, you prime them to learn and set them up to succeed by letting them know what they're doing there, why it's important, and how they'll use that knowledge to build a better life for themselves.

Authenticity

HR is all about the human experience of working. As an HR professional, you serve as a guidepost, support system, and resource for every member of your team. They are looking for you to be a kind, caring human face and a powerful, invested support for them.

Part of being that real, human colleague is helping them understand what their life will or could actually be like based on their benefit selections. You can't do that kind of real-world planning in a vacuum with numbers on a page, though – you need to make things authentic.

When things feel real, the power and value of learning experiences goes up exponentially. That's why you need to make things real for your employees. Talk them through real scenarios; create employee profiles and invite them to discuss which plan would be best for that person; role play cost calculation scenarios for certain medical needs based on your different plans.

The Role of Your Broker in Employee Education

One of the biggest mistakes HR departments make when they carry out employee education in the lead-up to open enrollment is forgetting what an incredible asset they have in their benefits broker. Your broker in an expert in not just benefits, but also in maximizing benefit value, and that wisdom is potentially valuable to each and every one of your enrolled employees.

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Making Your Broker an Educational Partner

A good broker will want to help you connect your employees with as much well-explained information as possible to power their decision-making process. A bad broker, on the other hand, is just there to make sales. If you want to know if your benefits broker is on your side, ask them…

Will you offer on-site education sessions for my employees?

Do you have a year-long employee communication strategy that's going to set my workers up for success?

Do you offer top-of-the-line benefits enrollment technology with built-in training?

Do you offer one-on-one counseling for employees who need support making the best plan selections?

If the answer to any of those questions is a hard "No," it might be time for you to change brokers and connect with a professional who understands the vital importance of your employees connecting with their ideal benefits packages.

Once you've found a broker who's a true educational partner, you will significantly improve your own educational efforts, as you'll gain access to…

Better print and digital resources created by true industry experts

A resource who knows your benefit offerings from the ground up

An outside expert who can answer your questions or the questions of your employees in a definitive way

An experienced consultant who's seen what's worked and what hasn't worked in businesses like yours