

# Benefits Insights

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Benefit Team Insurance Services

## Technology-based Enrollment

The enrollment period is a daunting time for both employers and employees; it is a lot of work for companies and can be a confusing process for workers. For instance, if you have 500 employees and offer 10 benefit plans with several documents correlated to each plan, you may be sifting through as many as 20,000 documents during open enrollment. However, by using technology-based enrollment, you can save time and money, make the process more efficient and user-friendly for your HR department and your employees.

### Benefits of Technology-based Enrollment

- Every step of the benefits management process is automated, eliminating the need for paper-based processes and improving efficiency and accuracy.
- Online enrollment lowers the overall cost of providing services to your employees by eliminating the costs of distributing and collecting paper enrollment packets.
- Online enrollment shortens the enrollment cycle.
- Online enrollment enables employees to self-enroll in benefit programs, review their benefit data and report life event changes.
- Employees can choose plans based on eligibility criteria and can compare costs and coverage of previous elections against new offerings.
- Elections can be automatically applied to employee records.
- Employees receive written confirmations detailing their elections.
- Employees can easily view and update their records and plans.

- HR can check the status of enrollment in real time and may be able to generate detailed reports regarding the cost of employee benefits.

### Disadvantages of Technology-based Enrollment

- Employees may be intimidated by the software and may also desire interpersonal assistance, rather than making their selections via a computer.
- Employees may not make informed benefit decisions if they are only advised via the computer and are not provided personalized recommendations.

### Recommendations

- Introduce the new enrollment software and train employees before open enrollment begins. Use various communication mediums for initial alerts concerning open enrollment to prepare employees for the process.
- Use existing resources to promote technology-based enrollment such as your company's intranet, bulletin board postings or your newsletter.
- Encourage management to promote the use of technology-based enrollment to increase employee buy-in.
- Establish online communities or blogs where employees can discuss successes and problems they are having while enrolling. That way, they can assist one another with the process and HR can address any problems that employees may be having.

