

Not your mom's benefits communication strategy--5 ways to up the game.

Benefits communications, especially around open enrollment period, continue to be a challenge to benefits teams each year. The list of obstacles is long: presenting complicated information in a simplified manner, cutting through the noise, reaching spouses who may be making family health care decisions, connecting with remote workers and those without a computer, and messaging to different demographics, ages and income levels. Oh, and benefits teams must accomplish all of these goals with limited resources and little-to-no-budget.

Despite these challenges, meeting your benefits communications goals is achievable with a proven approach. This checklist is culled from years of success stories and gives you a playbook for upping your game.

1. **Define your communications goals and celebrate your successes.** Before you begin your first project timeline, outline exactly what you would like to achieve this year - and how communications can support those objectives. Are you looking to boost enrollment in lower-premium plans with tax-advantaged accounts? Are you aiming to reduce the amount of time your benefits team spends answering questions and correcting employees' enrollment errors?

After open enrollment period is complete, measure your achievement against your goals, then celebrate your achievements together. Conduct lessons learned for goals that were not missed. Then brainstorm macro goals and measureable goals for next year.

2. **Invest where it counts.** Mailers are expensive, and meeting with each employee one-on-one, while effective, is not always feasible. Many companies turn to open enrollment fairs to answer employees' benefits questions.

The dirty truth about enrollment fairs is that they are costly, can be a resource drain, and may not actually be effective. According to ConnectYourCare's Consumer-Driven Health Plan Enrollment & Usage Trends Survey, which surveyed 14,000 workers, less than three percent who elected a voluntary tax-advantaged account (Health Savings or Flexible Spending Accounts) said that an enrollment fair influenced their enrollment decision.

If not enrollment fairs, what is effective in motivating employees? When it comes to optional tax-advantaged accounts, the most frequent response, 38.9%, cited previous experience with the account influenced their decision to enroll. Another 22.4% said enrollment communications, 17% said savings calculators, and 11.7% cited advice from

friends, family or financial experts. So while inertia is most powerful, strong enrollment communications coupled with savings tools can be just as effective.

3. **Interrupt the day.** To get an important point or concept across when talking to someone, you might put your hand up. Similarly, the best communicators find a way to interrupt thoughts to drive their message home. One benefits team successfully drove enrollment in its new HSA program by leveraging its corporate alert system. The team built messages that employees had to read and click before proceeding with their work day. The strategy worked, and the team tripled their enrollment goal.

Other innovators built interruptions into their enrollment systems. Instead of simply allowing employees to select “Yes” or “No,” when presented with the Flexible Spending Account (FSA) option, one employer boosted enrollment in this plan by requiring employees declining the benefit to check a box that said “I realize I am forfeiting this cost-saving benefit,” in order to proceed.

4. **Leverage technology.** Technology can effectively amplify your voice without breaking the bank. Consider regular educational webcasts, or recorded sessions that can be played at the employee’s convenience. Advanced programs leverage mobile technology, text messaging, and social media to get the message across.
5. **Get creative.** Execute the same communications plan year over year, and you’re sure to get the same results. Shaking it up is necessary to achieve measurable change. Try taking old ideas and make them new again. We’re all familiar with tried and true (tired and true?) ideas like lunch and learns, but what if you flipped them around? For example, instead of a lunch and learn, how about a benefits-themed coffee break or “Water Cooler Wednesdays?” A different way of communicating will grab employees’ attention, and quick meetings help maintain a hold on those shorter attention spans.

To catch your employees’ attention about a new offering, ask your vendor for small giveaways and do a desk drop. Unexpected treats appearing on employees’ desks can cause an internal buzz and positive momentum for the benefits offerings.

These tactics have proven successful in driving enrollment and engagement in real-life scenarios. But the most important thing to keep in mind is that benefits education is an on-going journey. Breaking information down into bite-sized pieces and then using each piece to build a concept is a challenging approach, but one that drives results. Keep in mind that communication programs are not finished when open enrollment concludes, year-round education is critical to long-term success.

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