

# Benefits Insights

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## Motivating Employees to Spend More Time With Open Enrollment

Open enrollment is a critical period for both employees and employers. It's the time when employees can make important decisions about their benefits, which can significantly impact their health, financial well-being and overall job satisfaction. However, many employees rush through this process, missing out on opportunities to optimize their benefits. In fact, a Voya Financial survey revealed that the average American spends far more time on social media each day than reviewing their benefits information for just one day during open enrollment; nearly 7 in 10 (69%) employees spend 30 minutes or fewer reviewing their options. The vast majority of employees simply choose the same options as the previous year during open enrollment.

Motivating employees to spend more time with open enrollment can lead to better-informed decisions, increased satisfaction and a more engaged workforce overall. This article highlights employer strategies for engaging and motivating employees during open enrollment.

### Encouraging Active Employee Participation

As health costs continue to rise, it's more important than ever to spend time reviewing offerings and needs and making thoughtful benefits decisions. Employees need to ensure that their chosen benefits adequately cover their and their family's needs. Rushing through the process might mean missing out on essential coverage options.

To help encourage employees to actively participate in the open enrollment process, employers may consider the following strategies:

- **Educate and inform employees.** One of the primary reasons employees may not spend enough time on open enrollment is a lack of understanding. Providing comprehensive education about the available benefits and the importance of making informed choices can make a significant difference. Employers could consider hosting interactive workshops or webinars where employees can learn about their options and ask questions in real time. Easy-to-understand guides, frequently asked questions, and comparison charts are also good options for breaking down complex information. When communicating, it's essential to prioritize personalized emails or messages highlighting key benefits and changes relevant to each employee.
- **Leverage technology.** Technology can simplify the open enrollment process and make it more engaging. As such, tools and platforms can offer interactive and user-friendly experiences. It's important to provide a centralized platform where employees can access all necessary information, compare plans and make selections. The aid of decision support tools can also help employees understand their options based on their personal circumstances and preferences. Also, ensuring that the enrollment process is mobile-friendly allows employees to review and select benefits on the go and have thoughtful benefits-related discussions at home with their families. Lastly, employers should be careful to avoid making technology (e.g., automation) the reason why employees breeze through open enrollment.



- **Encourage younger employees to take their time.** Rushing through open enrollment can cause workers to forgo crucial benefits. This is especially true of young workers, who may feel stressed or unsure of the open enrollment process. The Voya Financial survey found that 8 in 10 (79%) Generation Z employees spend 30 minutes or fewer reviewing information during open enrollment, a notably higher figure than the number of millennials (68%), Generation X (65%) and baby boomers (63%). Regardless of age, it's important to give employees ample time to research and select their benefits and encourage them to ask questions.
- **Provide support and assistance.** Employees may feel overwhelmed by the open enrollment process, especially if they have complex needs or questions. Providing robust support can alleviate these concerns. For example, employers can set up a help desk or hotline where employees can get assistance with their questions and concerns or offer personalized consultations with HR representatives or benefits advisors to help employees navigate their options. Alternatively, employers can encourage employees who are knowledgeable about the benefits to share their experiences and tips with their colleagues.
- **Communicate year-round.** Benefits education should be more than a flurry of activity during the open enrollment window. Employers should provide employees with the resources they need to understand and maximize their benefits all year round, highlighting the direct financial impact benefits decisions can have on employees. This can help workers understand the importance of open enrollment and the impact that rushing through the process can have on their financial well-being, increasing the likelihood that they'll make informed benefits decisions when the time comes.
- **Foster an overall culture of engagement.** Creating a culture where employees feel valued and engaged can naturally lead to more active participation in open enrollment. Lines of communication about benefits and wellness programs should be open throughout the year. Employers should solicit feedback from employees about the enrollment process and use it to make improvements.

Employees who actively participate in open enrollment and other benefits-related activities should be recognized and rewarded.

### Conclusion

Motivating employees to spend more time with open enrollment is not just about ensuring they make the right choices; it's about fostering a culture of informed decision-making and engagement. By educating, supporting and incentivizing employees, organizations can help them maximize their benefits and enhance their overall job satisfaction. In turn, this can lead to a more motivated, healthy and productive workforce.

Contact us today for more open enrollment guidance or information.