

# BENEFITS INSIGHTS

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## Open Enrollment Education Opportunities

Open enrollment is a period of time each year when employers permit new employees to enroll in a health plan and allow current employees to make changes to their existing medical coverage. During open enrollment, employees may decide to change plans, add or drop a dependent or add an optional benefit, such as a dental plan. Employers can assist employees during open enrollment by distributing materials that explain new health options and changes to existing benefits.

### Open Enrollment Education Strategies

To help employees select the plan option that best meets their needs, employers should provide information about the following:


- A general summary of what benefits are covered by the plan
- Limits on coverage, as well as limits on coverage for certain conditions
- Coverage for preventive services, procedures and medications
- Prescription drug coverage details
- Cost-sharing (e.g., premium contribution, deductible, copayment or coinsurance requirements)
- Consumer directed and high deductible health plans or other non-traditional plan types

The following are ways for employers to improve their open enrollment communication strategies:

- Communicate frequently with employees regarding their health coverage options, but avoid overwhelming employees with information. Give them ample time to absorb new information, ask questions and express concerns.
- Use simple terms to explain changes.
- Thoroughly explain the goals and rationale of health care benefits to managers and business leaders so they can effectively explain health plans to employees.
- Be ready to answer questions and face challenges from employees regarding changes.
- Be honest and direct when discussing health benefits, especially if employees are facing cost increases for their coverage.

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- Discuss the “Five Cs” of enrollment with employees: Cost, coverage information, changes to plans, comparisons to last year’s plans and current options.
  - Provide information to employees about the health care providers or networks that will be available to them in new or revised plan options.
  - Provide testimonials from other employees about their experiences with changes in health care coverage.
  - Use a variety of communication methods, such as the Internet, printed materials and face-to-face discussions.

Some groups of employees may need additional assistance, particularly those with mental or physical disabilities, low or fixed incomes, parents of children with special needs and non-English speakers. Without special assistance, these groups may miss open enrollment periods or have large gaps in their coverage.

*Article adapted with permission from the National Business Group on Health article “Primary Care and the Medical Home: Promoting Health, Preventing Disease, and Reducing Cost.”*

