The Six Most Common Challenges with Open Enrollment

and How to Solve Them

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COMMUNICATIONS

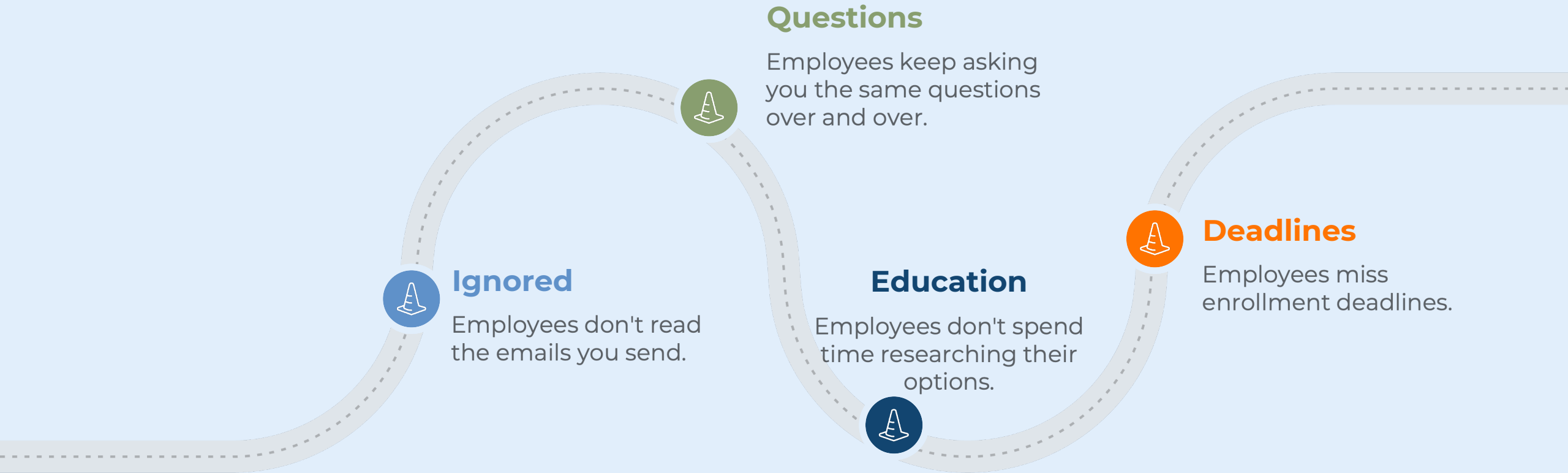# What is the worst part of open enrollment?

We often hear:

- Amount of work
- Low utilization
- Employee engagement
- Time consuming

But the answer is simpler: wasted effort.

You spend months preparing for the open enrollment season...and then it lands with a thud. It feels like all that effort was for nothing.
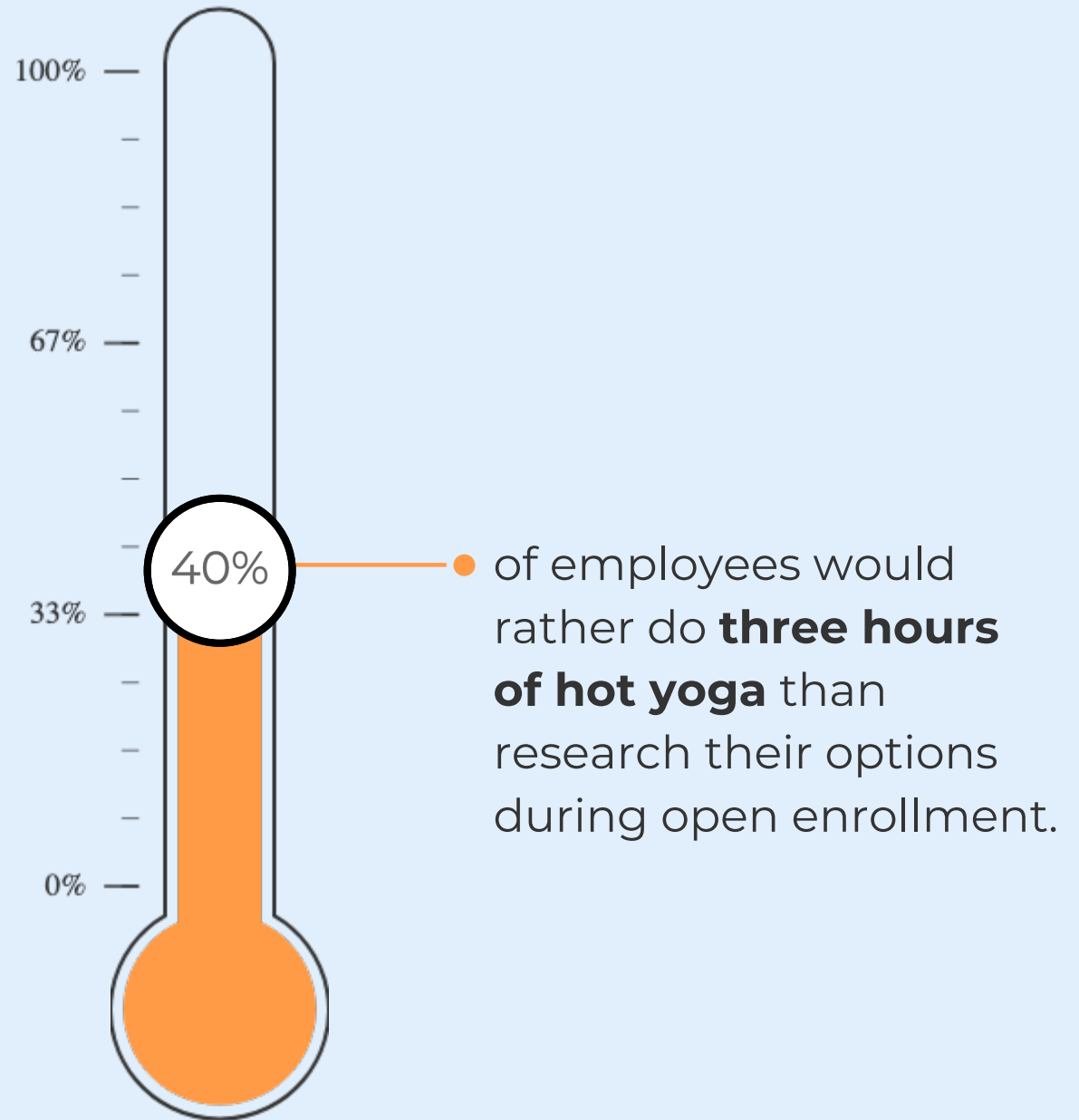
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The Journey to OE Frustration

Questions
Employees keep asking you the same questions over and over.

Ignored
Employees don't read the emails you send.

Education
Employees don't spend time researching their options.

Deadlines
Employees miss enrollment deadlines.

"Open enrollment is always an adventure and some years more so than others." - **Cathy Clement**, HR Manager at Ewing-Foley

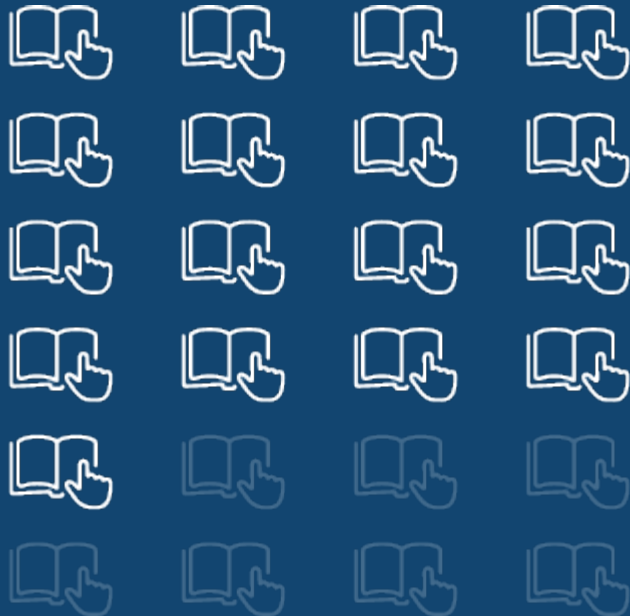FLIMP▶

Employees are also frustrated with OE.

Since employees find benefits research confusing, complicated, and stressful, they avoid doing research on their options during open enrollment.
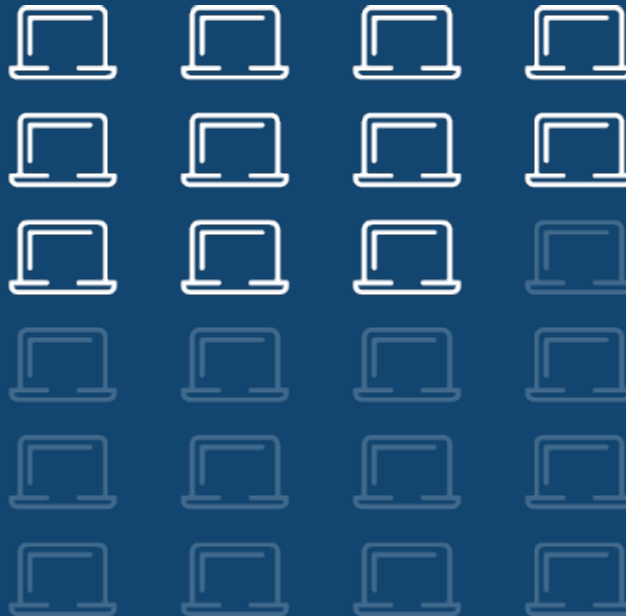
Source: Aflac

100% —

67% —

33% —

0% —

40%

of employees would rather do **three hours of hot yoga** than research their options during open enrollment.

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Employee Feedback About OE

67%

67% of employees said that reading about their benefits options is complicated, intimidating, or stressful.

44%

44% of employees said they'd prefer their benefits-enrollment process be more like Amazon.

55%

55% of employees express dissatisfaction and frustration with their employer's benefits-enrollment program.

Read enough? Take action. Get a free OE assessment →

Challenge #1: Employees find OE intimidating, stressful, confusing, and complicated to navigate.

When it comes to open enrollment, employees often finish the process with more questions than when they started. They're finding it increasingly difficult to interpret their benefits plans and, more often than not, they don't fully understand what they signed up for.

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Solution: Keep It Super Simple (KISS)

Your play: Keep It Super Simple (KISS). Employees are anxious because they worry it's complex. Your mission is to keep it so simple that employees notice right away that this experience is different.

That requires digging through each of the stressful or confusing parts of open enrollment and improving them. Here are a couple of areas that come to mind:

- **Plan documents are confusing.** Use video or short-form FAQ documents to demystify the options.

- **Employees struggle to choose between multiple plans for their unique situation.** Offer an easy-to-use benefits decision-support tool.

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How Flimp Can Help

Communications Campaigns

Get the word out with more compelling communications. Our campaigns get 70%+ engagement rates and drive your employees to choose benefits and meet OE deadlines.

Contact Us >>

Decision Support

Help your employees make good decisions with PLANselect, our super-easy benefits decision-support tool with deep, science-backed recommendations. This five-minute experience can be setup in 48 hours.

Learn More >>

Employee Videos

Provide benefits education through the power of employee videos. We can help you produce custom explainer videos, longer presentation videos, or you can leverage our library of pre-produced employee benefits videos.

Learn More >>

Challenge #2: Employees often don't know the basics, like where to go to learn about their plan options.

Emails get lost in inboxes and are often overlooked during the workday, while stacks of informational pamphlets and papers get lost in the clutter. Employees get overwhelmed with their options and where to find all the information they need in order to learn about and choose the right benefits plan. This search for information intensifies as the deadline for enrollment approaches.

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Solution: Centralize the Information

You have to find a way to centralize all the information into one place, creating frictionless access to important documents, forms, PDFs, etc. Here are some ways other employers are handling this across HR teams:

- Create open enrollment microsites that centralize all the information on a few easy-to-navigate webpages.

- Share information via internal wikis or intranets.

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How Flimp Can Help

Employee Resource Centers (ERC)

Use an HR microsite to build an Employee Resource Center. These ERCs centralize all the core information into a single highly focused site, including plan documents, tutorials, education, and deadlines. It's everything your employees need, on a single portal.

See Example >>

Benefit HQs (Digital Postcards)

If you want something even more lightweight than a microsite, you can centralize your open enrollment information on a Digital Postcard, which acts as a "Benefits HQ." It's everything your employees need to know, all on one page. With 70%+ engagement rates, Digital Postcards drive action and enrollment.

See Example from NPR >>

Challenge #3: Employees don't read your benefits-related materials and communications.

How many times do you get asked the same question over and over? How many times do you think to yourself, "I've already sent this information in an email..."?

It turns out, email, hour-long presentations, and long benefits guides aren't engaging enough to catch the attention of most employees.

They want their employers to communicate about benefits in a way that's quick, straightforward, and easy to understand. Handing them stacks of paperwork before the enrollment period begins will leave them overwhelmed and confused.

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Solution: Communicate with Short, Visual Content

Employees need multiple opportunities to engage with benefits information prior to the deadline. Make sure you plan your communications several weeks out and create short, engaging content that even the busiest staffer will read. Here's how Flimp helps you deliver extremely high engagement and enrollment:

- Develop visual content, like videos and graphics, which are proven to improve understanding and awareness.

- Inform employees about their benefits throughout the year. Deliver information gradually, in easy-to-digest pieces, and focus on reviewing one benefit at a time.

- Create a benefits-communication strategy.

- Use text messaging and QR codes to get important updates and information to your employees quickly and make it easily accessible on any device. Take your message **to them**.

PLAY #3: USE VISUAL CONTENT LIKE VIDEOS

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How Flimp Can Help

Engaging Content

We help HR teams create visual content, like Digital Postcards, HR explainer videos, and long-form training and benefits presentation videos.

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WorkforceTXT

Break through inbox clutter. Use text messaging to make sure your most important messages get read.

Learn More >>

Communications Campaigns

We help run open enrollment campaigns for over 1,500,000 employees a year. Our expertise can drive your success.

Free Consultation >>

Proven Strategies

Our team has been leading HR teams to successful open enrollment for nearly a decade. Let's talk and see how we can help.

Contact Us >>

Challenge #4: HR teams have the same meetings, the same presentations, and answer the same questions repeatedly.

It's exhausting for HR teams to have the same meetings, give the same presentations, and answer the same questions over and over during OE.

Especially as you head down the final stretch to deadline day.

While HR and benefits managers are incredibly patient, it's frustrating when time is unnecessarily wasted answering questions on the same topic over and over.

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Solution: Support a Self-Service Model

One of the biggest reasons that HR teams face redundant questions and meetings is because they center themselves in the process: they give presentations, set up one-on-ones, and position themselves as the go-to source for information around open enrollment.

But employees also want an on-demand experience. The best HR teams today are listening to employees and supporting a self-guided model for enrollment. They're offering:

- **Decision support.** Provide trustworthy decision-support tools during OE so that employees can opt for a self-help solution to choose the plan that makes the most sense for them.

- **Video content.** Provide helpful, short videos for employees to learn about and better understand complicated benefits topics.

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How Flimp Can Help

Benefits Decision-Support Tools

Our benefits decision-support tool is the best because it's easy to use, accurate, and flexible. We do the setup for you in ~48 hours, it's only $8 per employee, per year, and it drives informed decisions (for both employee and employer).

Learn More >>

Educational HR Videos

48% of employees consider video the most engaging form of content, and yet only 25% report receiving video communications from their employer. Better educate your employees with short explainer videos or longer training videos.

Learn More >>

Challenge #5: HR teams pay a real price when employees miss their enrollment deadlines.

When employees miss OE deadlines, because they ignored benefits communications, it has a direct effect on HR teams as well. It results in added administrative burdens and unhappy or unproductive employees. Sometimes employees even have coverage gaps, and this can have disastrous consequences. Not to mention increased cost to the company. These are the kinds of problems CFOs pay attention to and not the kind of attention HR teams want from senior leadership.

Solution: Use Employee Texting

We know that employees often don't open emails (20% open rate), but they absolutely do open text messages. The average text message has a 98% open rate.

- Whether you're announcing new healthcare plans, sending educational content, pushing employees to meet their benefits-enrollment deadlines, sending compliance-critical documents, or communicating emergency information, some messages are too important to just send an email. Workforce texting is a proven solution to drive engagement, compliance, and urgency.
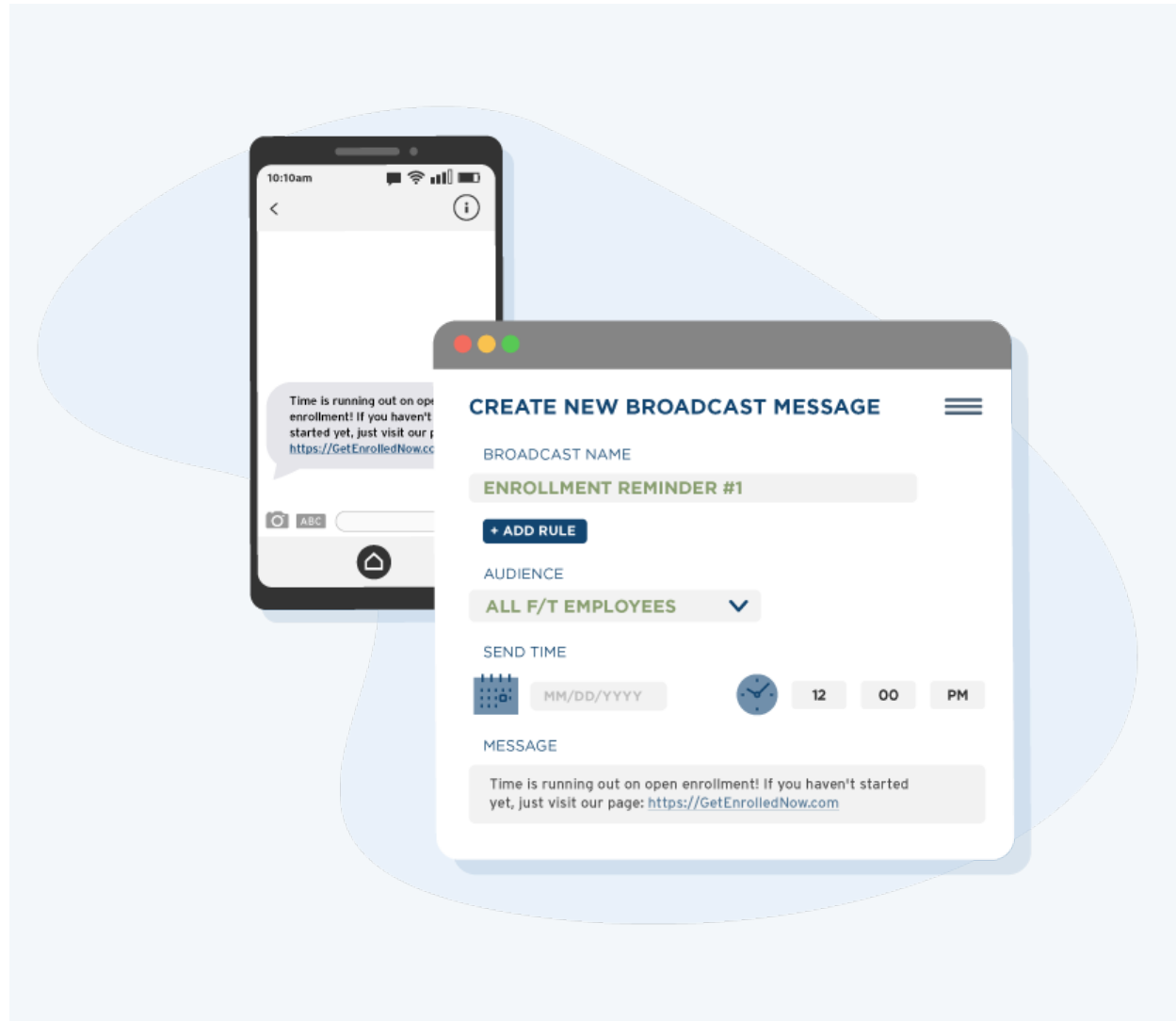
PLAY #5: USE EMPLOYEE TEXTING

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How Flimp Can Help

WorkforceTXT

Use our workforce-texting platform to ensure your most important and most urgent employee communications get seen.

Set up easily—start using text messages to communicate with employees within 48 hours.

Learn More >>

Challenge #6: HR teams struggle to get their employee population to migrate to HDHPs.

For a wide swath of employees, HDHPs are—by far—the best plan for their needs. But they don't sound that way.

Employees are generally concerned and confused by the differences in HDHPs. With the proper education and communication strategies in place, HR teams can more effectively increase adoption of HDHPs.

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Solution: Use Decision Support to Improve HDHP Migration

For many employees, an HDHP is the right decision. A benefits decision-support tool excels at finding which of those employees are a match for HDHP and laying out the financial case for why it's the right decision for them.

You can further support the decision-making process with:

- Virtual Benefits Fairs

- Visual Content

- HR/Employee Videos

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How Flimp Can Help

Get 15-25% migration with PLANselect

Help your employees make informed decisions with PLANselect, our super-easy benefits decision-support tool with deep, science-backed recommendations. This five-minute experience can be set up in 48 hours.

Learn More >>

Leverage our library of employee videos

We have a library of 70+ pre-produced videos, many of which are focused around benefits and HDHPs. Share videos on topics like "HDHP with HSAs," "HDHP vs. PPO," and "Benefits Key Terms." License one video or many.

Learn More >>

Virtual Benefits Showcase

Use an HR microsite to build a Virtual Benefits Showcase. These showcases are a great alternative to a virtual benefits fair, giving all of the benefits (centralization) but none of the drawbacks (forcing employees to

Learn More >>

Ready to create a winning strategy for open enrollment?

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Get an Open Enrollment Pre-Planning Assessment

Here's how it works. We're going to get together on a 30-minute call and conduct a retrospective on your previous year's open enrollment.

What went wrong? What went right?

From there, we'll focus on the areas of improvement and walk you through tried-and-true techniques for open enrollment cycles and follow up after the call with a few campaign examples to give you inspiration as you plan for OE.

We'll also give you three free employee videos from our video library.

[Get Your Free Assessment Now >>](#)

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About Flimp Communications

We're OE Communications Experts

Flimp Communications is a leader in HR, benefits and employee communication and provides virtual communications solutions including **software, decision-support tools, workforce texting and interactive digital content** to employers, HR consultants, insurance carriers and healthcare providers.

With offices in Boston, MA, Denver, CO, Vero Beach, FL, and Burlington, VT, Flimp works with over 700 corporate clients, including many Fortune 500 companies. For more information, please visit our website.

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