• Motivate employees to take charge of their health with incentives.
• Send reminders at the beginning and a few days before the ending date.
• Have posters with dates prominently displayed.
• Electronic communications, such as email and the firm’s intranet are the most cost-effective and efficient ways to communicate to employees.
• Develop a detailed communication plan early and follow it.
• If you have Spanish-speaking employees, have very good Spanish speakers at programs or in videos and materials.
• Send a reminder postcard the week prior to open enrollment.
• Use color to designate benefit info—we send open enrollment info in a bright green envelope.
• Send email reminders the final week to those who have not completed the paperwork or enrollment online.
• Provide consistent messaging and clear requirements.
• Consider and use all the various communication options at your disposal—print, videos, webinars, online portals, intranet, text, at home, group meetings, and one-on-one counseling.
• Clearly communicate changes and actions required.
• Use multiple communication approaches based on needs and culture of population.
• Make communications engaging, simple and direct regarding critical actions needed and changes.
• Make at least one communication, such as a postcard, directed to the home, so the spouse knows about the deadlines and incentive opportunities.
• Gather information from employees on how they want to receive open enrollment information.
• Use multiple steps in your communication campaign:
  • Communicate with employees in advance of annual enrollment to alert them that it’s around the corner.
  • Send the enrollment mailing.
  • Send a copy of the enrollment form back to the employee as a confirmation that the information was received.
  • Send a computer-generated confirmation letter and allow employees a short time to correct any errors—like not sending in the forms.
  • Communicate often, especially between meetings and in many different mediums and styles.
  • How you organize the communication determines employee engagement.
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 eight ways for employers to improve their open enrollment communication strategies:

1. 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.
2. Use simple terms to explain changes.
3. 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.
4. Be honest and direct when discussing health benefits, especially if employees are facing cost increases for their coverage.
5. Discuss the “Five Cs” of enrollment with employees: cost, coverage information, changes to plans, comparisons to last year’s plans, and current options.

6. Provide information to employees about the healthcare providers or networks that will be available to them in new or revised plan options.

7. Provide testimonials from other employees about their experiences with changes in healthcare coverage.

8. Use a variety of communication methods, such as the Internet, printed materials, and face-to-face discussions.
TARGET SPECIFIC AUDIENCES
To make messaging more relevant, target user groups. Did they have a baby? Buy a house? Tie it to real-life situations.

REACH THEM AT HOME
Big decisions are usually made at home. Think about sending postcards directly to employees’ mailboxes. Getting the family involved is key to healthcare consumerism.

OFFER AN INCENTIVE
Give employees an incentive to make their elections early by entering them into a raffle for a chance to win prizes. Try a gift card or the newest tech gadget!

KEEP IT SHORT
Overwhelming people with information makes it hard for them to prioritize. Don’t bury the point. Try to keep it to one message per communication.

AVOID INDUSTRY JARGON
Keep it simple. Don’t assume your employees know what HSA or HRA stands for, or what a deductible is. Use plain language and keep the tone conversational.
## Reaching Different Audiences

<table>
<thead>
<tr>
<th>Employee Types</th>
<th>Challenges</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-office and tech-savvy employees</td>
<td>Emails are so voluminous that many go unread</td>
<td>Create a searchable open enrollment “wiki” page (an updatable web page with hyperlinks to additional material, similar to Wikipedia content)</td>
</tr>
<tr>
<td>Satellite office employees</td>
<td>Fewer HR resources for hands-on help</td>
<td>Live stream your benefits presentations to ensure all offices can participate. Follow up with a recording for those who couldn’t participate</td>
</tr>
<tr>
<td>Remote in-the-field employees and those who work from home</td>
<td>Employees may be highly mobile and less engaged with office-based developments</td>
<td>Communicate in easily digestible emails that can be read on the go</td>
</tr>
<tr>
<td>Employees with young children or family caregiving responsibilities</td>
<td>Have high-level family responsibilities, with extensive coverage needs</td>
<td>Host one-on-one office hours to help employees with complex family issues</td>
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</tbody>
</table>
## Segmenting Employee Messages

<table>
<thead>
<tr>
<th></th>
<th>Millennials/new to workforce</th>
<th>Parents with dependent children</th>
<th>Near retirees</th>
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</thead>
<tbody>
<tr>
<td><strong>Key Concerns</strong></td>
<td>Setting up a path to financial success</td>
<td>Caring for a growing family</td>
<td>Sufficient savings for post-employment healthcare</td>
</tr>
<tr>
<td><strong>Potential “what’s in it for me” messages</strong></td>
<td>Early savings in a tax-advantage 401(k) and an HSA can grow substantially over time</td>
<td>Ensure life and disability insurance are adequate for your family’s needs</td>
<td>Final push for retirement and healthcare savings, including catch-up contributions</td>
</tr>
<tr>
<td><strong>Preferred communications channels</strong></td>
<td>Text, social media, short videos, intranet</td>
<td>Email, direct mail, text, social media</td>
<td>Email, direct mail, face-to-face communication</td>
</tr>
</tbody>
</table>
Louis has spent over a decade helping employers steward their Health & Welfare programs. Knowing that creating meaningful solutions in the health & welfare space means challenging and redefining traditional marketing constructs, Louis joined a handful of partners in 2014 to start Enterprise Risk Strategies, LLC (ERS)—a benefits consulting firm rooted in paradigm-change. He studied agricultural business at California Polytechnic University, San Luis Obispo. In his free time, Louis enjoys spending time with his wife and three children, advancing the unity of non-profit organizations and serving the local church.

ABOUT MISSIO BENEFITS
At the foundation of the Missio Benefits program are like-minded ministries who seek to work together to enhance the ability of their organizations to procure competitive, objective, and transparent employee benefits programs that exemplify quality, stewardship, integrity and unity. The participating members will benefit from meaningful financial savings derived from great lifestyle decisions and innovative solutions through global aggregation and unity.

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