



Decision Support: How Benefits Administration Technology Enables Employees to Better Understand Their Coverage and Costs

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Benefits administration technology is reshaping the way employees engage with their benefits—and decision support tools are a significant factor driving this change.

When applied as part of a comprehensive benefits administration solution, decision support tools enable participants to gain a deeper understanding of their options and make smarter, more informed coverage choices.

To accommodate the needs of a diverse workforce, however, HR leaders must consider the *quality and context* of the resources they leverage. A single tool alone is not capable of supporting every step of your employees' decision making processes. Participants need easy access to a *total suite* of decision support tools within their enrollment experience, to ensure they are engaged and supported at every level.

This At-A-Glance explores the decision support tools employers can leverage through their benefits administration platform to help empower employees, drive their strategy, and deliver more positive benefits choices and outcomes. With the proper partner and resources, you can provide the support needed to improve the impact of your benefits offering on both your employees and business.

At-A-Glance Guide *from* Empyrean Benefit Solutions

Your benefits administration technology partner should offer the following tools as a key part of your comprehensive solution. These support options will help employees determine how your benefits can best meet their unique needs.

Your Total Decision Support Toolbox

1. Smart recommendation engine
2. Plan comparison tool
3. Targeted messaging capabilities
4. Engaging educational videos
5. Expert one-on-one guidance



Responding to the Need for Decision Support

As employees become more financially responsible for their coverage, they must be effectively guided to approach their benefits from a *consumer's perspective* to remain engaged and satisfied with their options. This is especially important as consumer-driven plans—such as high deductible health plans (HDHPs)—become increasingly prevalent among employers' benefit packages.

One of the most effective and efficient means of facilitating a consumer-centric perspective is through the use of robust benefits technology: In fact, nearly 9 out of 10 companies say technology has improved their workers' benefits comprehension.¹ Benefit administration technology platforms can encourage consumerism by combining benefits enrollment and engagement processes with the ease and familiarity of an online shopping experience. *However, simply digitizing the enrollment experience is not enough.*

Beyond streamlining and automating processes, your technology partner must also provide the modern resources that consumers have come to expect, and which will enrich enrollment and more wholly support your workforce.

The decision support tools that accompany your offering are crucial components of a successful employee-centric benefits strategy.

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Responding to the Need for Decision Support, *Cont'd.*

Unfortunately, the majority of employees struggle to completely understand how their benefits work for their individual needs.² Participants can easily become overwhelmed when trying to grasp all their options¹ and frustrated by a lack of individualized support. As a result, most employees tend to rush through their benefits selection process, with 63% allowing themselves *less than one hour* to evaluate potential plans.²

Employees require *personalized* benefits experiences to help them identify and become familiar with their ideal coverage choices as *quickly, completely, and individually* as possible. This can be a difficult demand to fulfill when using manual methods or outdated technology—but with modern and adaptable technology, providing personalized experiences to your employees is not only possible but also easier to holistically manage.

Successful benefits administration platforms offer *fully integrated* decision support tools designed to help companies meet employee demands from directly within the enrollment process and deliver a *cohesively supported* benefits shopping experience. Through your benefits administration partner, you should have access to a broad range of solutions that alleviate confusion and stress, and help employees seamlessly transition into confident benefits consumers—*no matter their level of benefits literacy.*

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1 | Smart Recommendation Engine

For many employees, the jargon and risk concerns surrounding typical benefits enrollment experiences can become overwhelming barriers that prohibit smart plan selection. Employees want to understand their coverage—and it benefits both them and their employer when they do achieve this deeper level of comprehension. However, employees need a more approachable means to begin interacting with their benefits in a more mindful and meaningful manner. In fact, employees list “simpler language” as one of their top requests to improve their enrollment experience.¹

A **recommendation engine** is designed to personalize benefit offerings to employees’ needs and behaviors, to quickly eliminate barriers to comprehension and ease their frustrations. Seamlessly incorporating a recommendation engine into your benefits enrollment process will allow participants to gain insights into their individual coverage needs matched with eligible options when considering two or more plans.

For example, Empyrean’s recommendation engine leads employees through a short series of simply phrased, easy-to-understand questions that identify their individual medical concerns, risk tolerance, and financial preparedness.

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1 | Smart Recommendation Engine, *Cont'd.*

Each question uncovers employees' plan requirements *without* relying on the use of typically confusing coverage terms, instead addressing employees through clear, natural language that they can easily understand and respond to.

Instead of referring to a deductible amount, for example, employees are asked how much they themselves could comfortably pay if they had a medical bill due at the end of the month. Prompting employees with these kinds of clear, lifestyle-based questions determines their medical and financial wellbeing, as well as risk appetite and behavior, without the unnecessary discomfort and anxiety that results from a poorly supported enrollment process.

Upon completion of the questionnaire, the engine's proprietary analytics algorithm processes the participant's responses, and presents personalized plan recommendations matched to their and their family's needs. From there, employees are free to select a recommended plan, or can explore all of their options further. This allows participants to gain a clear understanding of their specific needs and coverage offering while retaining full control of their benefits experience – ensuring they remain supported as they proceed through their selections.

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1 | Smart Recommendation Engine, *Cont'd.*

When educating and engaging employees around their *entire* benefits packages, it's important that your guidance tools take into account more than just your medical plan. Your partner's technology should go beyond single-plan suggestions to include *bundled plan recommendations*.

Bundling recommendations takes your decision support further, not only matching employees with their best health coverage options, but also providing recommendations for your other major benefits.

Bundled recommendations make it much easier for employees to make smarter “big picture” benefits decisions and help significantly streamline the enrollment process. After completing the questionnaire, employees should then have the opportunity to select their matched bundle of plans and move on to the next step of the enrollment process.

If available, employees should be encouraged to use the recommendation engine at the *beginning* of enrollment. This enables them to navigate more naturally to their ideal plan, while minimizing any unnecessary and time-consuming coverage confusion. This tool simplifies the selection process, provides a solid foundation for benefits success, and ultimately boosts your employees' confidence in their final coverage choices.

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1 | Smart Recommendation Engine, *Cont'd.*

Not all recommendation engines are equal, nor are they all built to deliver the same level of experience and efficiency. The technology and analytics behind this tool must be *adaptable* as well as reliable.

Your recommendation engine should be able to apply and compare *any* combination of plans from *any* carrier or network you choose to offer. In addition, your technology should leverage *machine learning capabilities* to continuously analyze and sharpen recommendation results, and ensure employees are matched with the best fitting coverage options year-after-year. This adaptability will not only benefit your employees, but also allow you to maintain strategic freedom as your plans and strategy evolve and respond to business demands over time.

Providing employees with direct access to a recommendation engine—one that is fully integrated and accessible from within your benefits administration platform—is an extremely effective, engaging, and cost-effective route to offering a highly personalized level of guidance. Standalone decision support tools that operate independently from your benefits administration system may look great, but will ultimately fragment your benefits experience and extend the number of steps employees have to take to obtain sufficient support and complete their enrollment.

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1 | Smart Recommendation Engine, *Cont'd.*

On the other hand, a natively integrated recommendation engine fully ingrained within your benefits administration platform provides a seamless experience to engage employees and cater to their need for convenience and speed.

When offered as a part of a complete benefits administration solution, your partner's recommendation engine can guide employees towards smarter selections with optimal fit, even as their needs or your benefits change.

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2 | Plan Comparison Tool

Providing a consumer-centric benefits shopping experience requires smarter, consumer-centric tools. To make a truly informed choice, employees need to not only achieve perspective on potential coverage costs beyond a plan's premium, **but also understand how that plan's costs compare to their other options.**

This functionality is a critical piece of a successful consumer shopping experience: Nearly half of employees would prefer the ability to easily compare and shop for plans during online enrollment.² To further encourage consumerism, your benefits administration partner should offer an **easy-to-use comparison tool** that caters to this demand.

Presenting instant and *relevant* plan comparisons can be especially influential when developing greater cost-awareness across your options.

With a plan comparison tool, employees select among a range of potential plans and immediately receive a side-by-side breakdown of specific costs associated with each option – including the per-plan deductible, out-of-pocket maximum, in-network visit costs, urgent care costs, ER visit costs, and more.

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2 | Plan Comparison Tool, *Cont'd.*

(To provide more in-depth cost estimate capabilities, employers may consider implementing a *medical cost modeler*—which provides individualized service cost estimates based on an employees' expected usage. Your benefits administration technology should also enable use of this tool from within your benefits portal.)

A comparison tool can help employees expand their plan comprehension and gain an itemized financial perspective on their actual cost responsibilities as they vary by plan. This tool can be especially helpful for participants that may be unsure of their current usage needs, whose needs have significantly changed, or who want to develop an understanding of costs as fast as possible.

As part of a complete decision support toolbox, offering a plan comparison tool can ensure employees have access to well-rounded support solutions that will enable them to learn and engage with potential coverage costs on their own terms and time.

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3 | Targeted Messaging Capabilities

With the right communication capabilities and messaging, you can transform every aspect of your enrollment experience into an opportunity to further support your workforce. On an adaptive benefits administration platform, you can tailor messages and content to align with your benefits strategy, better support employees' decision-making processes, and more effectively drive your goals.

Adding **relevant strategic messages** within your benefits portal can serve to support different employee populations and help them better understand how their choices relate to their needs.

For example, an employer may target younger employees with information regarding how the company's high deductible health plan (HDHP) and health savings account (HSA) can help them balance their coverage and cost concerns by offering a lower premium. At the same time, older employees may see information about how electing an HDHP will enable them to contribute funds to an HSA, which they can also use as a retirement savings tool.

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3 | Targeted Messaging Capabilities, *Cont'd.*

Delivering targeted messages to your various employee groups can promote a greater awareness of coverage options and utilization methods as they *specifically apply* to the varying generational, financial, and health priorities present among your workforce.

A modern benefits administration partner with flexible technology will enable you to employ a customized strategy that will elevate your communications program beyond inefficient “one-size-fits-all” approaches.

Additionally, employees should have ready-access to electronic versions of official plan documents—made easily available anytime through their benefits administration portal. Having access to plan information, in conjunction with robust educational tools and guidance, will further solidify your decision support offering and enable employees to make more self-sufficient coverage choices.

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4 | Engaging Educational Videos

Many participants often struggle to fully grasp how their coverage can serve their needs, which can lead to endless questions, frustrating internet searches, or worse—pure guesswork. This can take a toll on the success of both your employees and your strategy. To alleviate these headaches, your benefits administration partner should provide a broad range of **easy-to-understand videos** that clearly explain applicable coverage concepts and plan details.

Professional videos are an efficient and engaging alternative to wordy or confusing plan descriptions, and can easily help to liven up and improve the benefits selection process. Providing video resources also builds employees' confidence, as they can rest assured knowing your in-portal videos are consistent with their specific benefits package—as opposed to relying on educational videos from an unaffiliated source, such as YouTube.

When strategically embedded throughout your benefits shopping and enrollment experience, videos provide employees with the fast answers and accurate information they need, *before* they need to ask for it.

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5 | Expert Assistance and Guidance

With the right self-service decision support tools in place, your participants will be free to independently research their options and make informed decisions about their coverage. To provide the comprehensive guidance employees need, however, it's critical that they also have access to **expert one-on-one support**.

Given the significant impact benefits have on employees and their families, it's no surprise that coverage choices can weigh heavily on your workforce. Having help from live benefits experts can lift common burdens and feelings of risk that are detrimental to benefits satisfaction. 48% of employees want the opportunity to get answers and receive expert advice about their benefits.² However, a constant barrage of employee questions can take a serious toll on your team's productivity, both during enrollment and throughout the year.

In addition to intuitive online decision support tools, your benefits administration partner should provide guidance solutions that go beyond a digital screen to complement your benefits technology and services with a more human element. It is important to not disregard the significance of live, one-on-one service when applied to your benefits.

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5 | Expert Assistance & Guidance, *Cont'd.*

Benefits service professionals are able to communicate and address employee questions and concerns in ways that artificial intelligence (AI) service systems or “chatbots” are unable to match. If your technology partner uses chatbots, it should only be in conjunction with live service as more serious, less “canned” answers are more often needed for your employees and other groups.

The *type* of live service matters too: When offering live support, your employees should receive assistance from a **single client-dedicated team** that can reliably address the questions and concerns unique to *your* organization’s benefits – instead of filtering through a mass call center with non-specific employer services.

At Empyrean, each client is supported by a 100% US-based and in-house service team that is committed to your success. Empyrean Service Center team members gain an expert understanding of your benefits offering, strategy, and company culture and serve as a *true extension* of your internal HR department instead of a mere outsourcing vendor, delivering unparalleled assistance and knowledgeable answers *as if they were your own benefits team*.

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5 | Expert Assistance & Guidance, *Cont'd.*

Service center capabilities enable you to support your workforce without sacrificing your own team's priorities or efficiency. Your outsourcing partner should be fully equipped to handle employees' questions about coverage options, assist with using enrollment and support tools, help navigate employees to the information they need, connect participants with carriers, and walk employees through completion of enrollment if necessary.

Some employees may require additional guidance and advice to understand which plans best apply to their needs. To ensure employees are making the most confident and informed benefit choices, your administration provider should offer additional personalized support from an in-house team of **licensed benefit advisors**.

Licensed benefit advisors are specially trained experts that are certified to discuss and compare an employee's needs alongside their benefit options. Advisors are also legally authorized to provide plan recommendations to participants, a capability which can greatly enhance your decision support offering and ensure your workforce receives comprehensive yet individualized guidance every step of the way.

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5 | Expert Assistance & Guidance, *Cont'd.*

Once an employee has confirmed their desired plans, a licensed advisor may even *complete* enrollment on the employee's behalf. This can greatly assist in relieving the stress of completing the process alone.

Unlike some advisor services, **Empyrean advisors are not commissioned** and are exclusively focused on determining the best plan fit for participants—completely independent of insurance carriers, plan networks, or other vendors—providing unbiased guidance and empowering your employees to achieve the best benefits outcomes.

With the help of licensed advisors, employees receive the third-party expertise, clear and complete information, and reassuring recommendations they need to make benefits decisions they can feel confident in year-round.

Personalized, expert assistance is an often-lacking yet powerful component of a total decision support offering; smart assistance can help ensure employees are educated and engaged with the enrollment experience, satisfied with their benefits, and ultimately satisfied with their job.

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Conclusion

With the right benefits administration provider, you can deliver the guidance needed for your employees and strategy to succeed.

Bringing *complete* decision support to your workforce is easiest and most effective when offered through a modern and flexible benefits administration platform.

By leveraging natively integrated tools and dedicated, in-house expertise, your technology partner will not only improve the how your employees engage with their benefits, but also significantly streamline your benefits approach and workload in the process.

Your Decision Support Checklist

Through your benefits administration partner, you should have access to a broad range of decision support solutions:

- Natively integrated recommendation engine
- Easy-to-use plan comparison tool
- Flexible technology to enable a targeted communication strategy
- Ready-access to electronic versions of official plan documents
- Relevant videos strategically embedded within your benefits portal
- Live one-on-one support available from a team of dedicated experts and licensed benefits advisors



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About Empyrean

Empyrean Benefit Solutions manages employee health and welfare benefits programs, combining the industry's most modern, client-adaptive, and configurable benefits technology platform with expert, responsive service to deliver Hi-Touch Benefits Administration. Empyrean provides market-leading enrollment, eligibility management, ACA reporting, and other plan administration services that empower employers, insurance brokers, and healthcare exchanges to meet ever-evolving benefit challenges. Founded in 2006, Empyrean's integrated platform serves over three million annual participants across a wide spectrum of sizes, industries, and complexities.

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