



How Decision Support Technology Can Fuel a Better Employee Experience

Top 5 Factors to Consider When Evaluating
Recommendation Engine Platforms






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Not All Decision Support Tools Are Created Equal

The Employee Experience Connection

Factors to Consider When Evaluating Decision Support Tools

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Summary

About Empyrean

Not all decision support tools are created equal.

Providing employees with meaningful education about their benefits continues to be a major challenge for employers. Only 19 percent of organizations report that they believe their employees to have a high-level understanding of their benefit option and elections, and 88 percent of employers say their main employee communications goal is to help participants better understand and utilize their benefit offerings.¹ Additionally, our own user testing and research demonstrates that employees usually don't invest time in reading benefits materials until enrollment, when they are actually making benefit decisions.

Employers searching for a timely and relevant way to better inform their employees about their benefit options may turn to decision support technology to fill education gaps and steer employees towards benefit selections that make sense for that individual and their family.

Decision support technology helps employees navigate employer-sponsored health and wellness offerings, enabling better education, selection, and utilization outcomes. It is critical to note, however, that not all decision support tools are created equal. When choosing the right recommendation engine platform for your organization, it is important to select a technology that was created to drive better employee health and wellness outcomes and improved employee experiences.

Selecting decision support technology that is designed to exclusively drive employees toward lower-cost coverage creates a missed opportunity to guide employees towards right-sized coverage options that will organically lead to cost-savings for the employer and participant while doing right by the employee.

To deliver true value to the employee, decision support tools must evaluate the employee's health risk and needs, and steer them to the right level of coverage for their individual situation. By looking at the total picture inclusive of not only premium costs but also predicted healthcare needs and benefits that can help offset those costs, decision support can then lead to positive cost outcomes for the organization and employee.

Employer cost containment can be a very attractive outcome of adopting decision support technology, but employers who select their recommendation engine platform based on employer-felt cost savings alone are missing the bigger picture and are losing out on meaningful opportunities to connect with employees and build better and more successful workplaces.

While meeting budgetary demands is certainly critical in successfully executing an employee benefits strategy, decision support technology that goes further to fuel positive employee experiences and improved health and wellness outcomes should be the ultimate driver in assessing which technology vendor is the right fit for your organization and participant populations.

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¹ The International Foundation of Employee Benefits Plans' [Benefits Communication Survey Results](#)

The Employee Experience Connection

Many employees lack a full understanding of the benefit offerings available to them and how to make right-sized enrollment decisions that make sense for both themselves and their families. Thirty-five percent of American workers report that they did not fully understand any of the employee benefits they elected during their most recent enrollment period, and that number increases to an alarming 54 percent when looking exclusively at the millennial population.²

Unfortunately, a lack of benefits education and awareness can have dire consequences for both the employee and employer. Employees may opt for more expensive plans because they do not understand how a less costly option may better suit their coverage needs, and they may avoid some supplemental benefit offerings due to a lack of awareness of how these programs work or that they even exist. On the employer side, failure to properly educate employees (and their dependents) on benefit offerings and usage can be both financially burdensome and a major miss when it comes to employer branding and employee experience.

Employers who neglect to take the necessary steps to inform employees about their benefits demonstrate both a lack of employee support and an uncaring company culture, no matter how generous their employee benefit plan design may be. This is absolutely detrimental to the employee experience, as recent data shows that employees of all generations present in today's workforce rank "organizations that care about employee wellbeing" as a top three criteria when evaluating and selecting an employer.³



What's at Stake

Failure to understand benefit enrollment choices can lead to a slew of issues, including:

- Reduced Employee Satisfaction + Engagement
- Increased Employee Turnover
- Poor Benefits Utilization + Care Choices
- Negative Health + Wellness Outcomes

This guide will walk you through the different functionalities to consider when assessing which decision support technology will be best for your organization and how the platform can fuel positive employee experiences that drive positive organizational outcomes.

² 2021 Voya Consumer Survey

³ 2021 Gallup Poll - <https://www.gallup.com/workplace/352952/employees-wellbeing-job-leave-find.aspx>

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Will it drive awareness of your benefit offerings & their value?

How can employees make educated benefit enrollment and usage decisions if they do not understand the benefits available to them or how these programs work together to support their total health and wellbeing?

Even the most robust and comprehensive benefits program will fail if employees are unaware that a plan exists or how coverage may be beneficial for that individual. Educational disconnects can cause employees to unwittingly select benefit options that are a poor fit for their coverage needs, are more expensive than they realize, or that may even be duplicative and redundant. As employees review their plan matches, they should have access to crucial information that will help them compare plans and make informed decisions through side-by-side breakdowns of specific costs associated with each option.

“Decision support technology takes a holistic approach to benefits enrollment,” says Jim Priebe, Empyrean’s Chief Strategy Officer. “It educates your employees to see the bigger picture of how their benefits work together to meet their needs, and treats them as the whole people they are – not just a sum of parts.”

A benefits strategy is only as good as an individual employee’s understanding of the program. Without that big picture understanding, employees will be unable to truly understand the value of your benefits offering. This understanding is especially critical as employees continue to make employment decisions based on the benefits program they believe they are getting.

Research shows that 57 percent of employees say they are at least somewhat likely to accept a position with slightly lower pay in exchange for a more robust benefits package, and 61 percent say that health benefits are one of the top three factors they consider when looking for a new job.⁴ The right decision support tool can provide employees with the benefit insights they need to ensure they do not undervalue your benefits program, driving improved retention for your organization.

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- Jim Priebe

CHIEF STRATEGY OFFICER AT EMPYREAN



These tools also help employers demonstrate the value of each different benefit choice within a benefits program, educating employees about which plans are the right choice for themselves and their families. This technology can also help contain and predict benefit costs for the employee by driving participants towards right-sized coverage during what can be a confusing enrollment process.

Decision support technology should bridge educational and visibility gaps, providing increased transparency and support to help employees better understand their enrollment options and make smarter, more informed coverage choices and usage decisions. This technology can also help employees better understand the overall monetary value of their benefit plan by providing a transparent view of their employer's financial contributions to these programs.

// 66%
of employees

say they want their employer to help them better understand and navigate their benefit selections."

Source: Voya 2021 Consumer Survey

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Does the platform utilize individualized claims-based data?

Most decision support technology is fueled by generalized data collected across huge populations, creating generic recommendations based on mass-market insights. As the employee uses the tool, they are driven towards benefit selections that align with the particular needs of generalized populations, because the tool is designed to make assumptions surrounding the enrollment needs of that individual and their family.

Decision support technology that utilizes **individualized claims data** paints a different and more customized portrait of an employee's coverage needs. These platforms provide enrollment recommendation intelligence tied directly to the claims data of the individual enrollee, creating entirely customized forecasts based on real-life prior events. Because the tool is using the individual's own data to anticipate medical expenses, recommendations are truly tailored to the individual, and not based on generalized assumptions. The employee is guided through the enrollment process and is recommended plans and programs that are right for them based on their individual needs, health and wellness outlook, and overall circumstance.

This individualized intelligence can also improve decision support adoption because it provides employees with confidence that their recommendations have been specifically customized for them. Since the enrollment recommendations are tailored specifically for the employee, it is clear that the employer is not trying to drive them towards a lower-cost plan that will save company dollars. Instead, the employer is able to demonstrate their commitment to providing the employee with benefit programs that meet the employee where they are in support of their total health and wellness.

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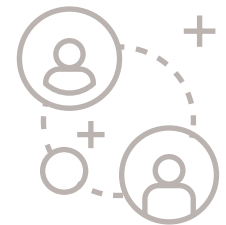
Will you have access to predictive analytics that tell a more complete benefits story?

Claims-based data is a critical piece of the decision support puzzle in that it represents the past and is a strong predictor of future expenses. However, it is also critical to have forward-looking intelligence that can guide participants through upcoming health events.

Predictive analytics can take employees on a healthcare journey to understand future health risks along with the care and costs associated with any health event. Your technology should be able to tell both a short and long-term story for that individual, leveraging machine learning to continuously analyze and sharpen recommendation results to ensure employees are matched with right-sized coverage for the coming year.

Many decision support platforms put the burden on the employee to anticipate what will happen medically in the year ahead, and leaves the participant to navigate the different steps to be taken as part of a medical event.

Even with the new transparency rules taking effect in 2022, without this type of predictive feature the burden still falls to the individual to navigate diagnostic codes and understand the different stages of care that may be part of a health event, including long-term implications which can be even harder to predict.



Predictive analytics can provide employees with transparency into the many different stages of their health journey and healthcare visits to expect at each step, including care tied to:

- Pregnancy
- Accidents
- Injuries
- Any other major medical event
- Illness
- Surgeries
- Specialty Care

By providing a clearer picture, employees are better able to understand and select right-sized coverage based on what has occurred in prior years or what they anticipate occurring in the coming coverage period.



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Will it support year-round engagement?

A recent poll of U.S. workers found that most employees spend just 30 minutes or less reviewing their benefits prior to open enrollment.⁵ For many, those few minutes may be the only time they interact with their benefit choices in a meaningful way.

A decision support tool that supports year-round engagement helps employees connect with their benefits in a way that gets the most out of their elections, fueling opportunities for cost savings and employee satisfaction.

As the year unfolds, many employees say they have trouble remembering which benefits they have elected, with only 49 percent of employees being able to accurately recall their current benefit enrollments. This can lead to a failure to utilize coverage, collect benefit payouts, or even submit a benefits claim.

Decision support tools that are designed to measure and provide feedback tied to benefit performance in real-time throughout the plan year will have features that alert participants to health and wellness payouts, paid health screening opportunities, claims that should be submitted, and missed savings that could have been realized with alternate enrollment decisions. They may also include messaging about how to effectively utilize the benefits they are enrolled in throughout the year.

Recommendation engines designed for a positive year-round experience also support network engagement, displaying insights on cost and care quality data for healthcare providers the participant and their family have seen recently, are likely to see again, and whether these providers remain in network on the current or recommended plan. Participants are also provided with the functionality to search for new in-network providers.



Employees who only engage with their benefits at enrollment time may be leaving money on the table.

- Wrong-sized coverage benefit selections*
- Missed HSA contribution opportunities*
- Healthcare billing errors + anomalies*
- Missed supplemental health payouts*
- Overlooked telehealth options*
- Inappropriate use of care*
- Higher-cost premiums*
- Lack of benefit usage*



5 2018 Unum Poll - <https://www.unum.com/about/newsroom/2018/August/Unum-auto-enroll>

6 2016 Guardian Workplace Benefits Study

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Can it be embedded in your benefits technology platform?

Decision support adoption and effectiveness are tied to the accessibility and intelligence of the tool, and the best way to ensure the integrity of both of these critical pieces is by embedding the tool directly within your benefits technology platform.

Standalone decision support tools require the user to visit another platform to take action on the recommendations provided. Embedded tools, however, enable the user to get their recommendations and enroll all at once, better connecting the employee to their total benefits experience.

Embedded decision support tools also can leverage data through the broader platform to provide more accurate information surrounding benefits eligibility and costs, as well as historical data to show where enrollment decisions could have been improved based on the prior enrollment period.

Summary

Decision support tools can provide employees with the knowledge and education necessary to select right-sized coverage options and be confident in their enrollment decisions. However, the right technology partner can help you go a step further to improve the employee experience, elevate satisfaction levels, prove the value of both your employer brand and benefits program, and provide employees with the resources they need to get the most from their health and wellness benefits.

This critical technology should be chosen with the employee in mind, with the ultimate goal to provide the resources necessary to improve health and wellness outcomes across your organization. We encourage you to take the steps necessary to properly assess your decision support technology partner, taking stock to ensure their offerings align with the five critical features we have outlined. Doing so can make all the difference in executing a successful benefits strategy and fueling positive employee experiences.

About Empyrean

Since 2006, Empyrean has combined innovative technologies and a service-first approach to create connected employee benefit experiences that enrich lives, strengthen employer brands, and improve workplace cultures.

Today, employers continue to rely on us to help them accelerate their benefit strategies. More than 3 million people access and engage with their benefits through our platforms and depend on our best-in class service teams to support and guide them not just at annual enrollment time, but on a year-round basis.

Headquartered in Houston, TX, Empyrean has additional office locations in Minneapolis, MN and Nashville, TN, as well as remote teams located throughout the U.S.

Empyrean is a subsidiary of Securian Financial.

Contact Info



1.800.934.1451



sales@goempyrean.com



3010 Briarpark Drive, Suite 8000
Houston, Texas 77042