

# 6/27/13 Employer Forum “Benefit Trends & Open Enrollment Best Practices”



**MERCER**

June’s employer forum sponsored by Coalition member **Mercer** addressed two very crucial aspects of employee benefits: **what are the prevailing trends in the industry and what are the best approaches to open enrollment?**

Coalition member Olympus Corporation of the Americas hosted the event at its Center Valley campus. Pictured below (L-R), **Renee Frisch, Principal** and **Amie Smith-Murata, Senior Associate** conducted the session on benefits trends and best practices for attendees.



**Renee Frisch, Health & Benefits**, (L) describes the benefits trends revealed in *Mercer’s 2012 Healthcare Survey*. Since the early 2000s, employers have experienced single-digit increases in expenditures for medical services. Part of this trend is the result of a general economic slowdown and the “great recession” of 2008. However, there is still some concern about the full impact of healthcare reform in 2014 and beyond. In order to deal with these changes, and unintended consequences, employers are doing the following:

- Resetting benefit value
- Actively engaging employees in improving their own health
- Taking advantage of marketplace innovations
- Exploring new choices and delivery options: private health exchanges

**Amie Smith-Murata, Senior Associate** discussed the step to consider when implementing “best practices” for open enrollment. Some of the key points to consider are: *Decide what will be communicated during Open Enrollment; Communication game plan; Key message platform; Branding; Variety of media; and Timing of communications*. Developing an overall game plan is one of the most critical steps to implementing best practices.

When doing so it’s important to keep the following requires in mind: Educating employees about their choices and supporting informed decisions; Handling increased volume of employee questions; Establishing processes for interacting with public exchanges; and Identifying employee groups who will need communication. On this last point, Smith-Mirata emphasized the need to use various media to reach employees. Some suggestions include: Print; Intranet/Internet; Interactive; Mobile applications; Home mailings; Emails at work; Employee meetings; Online webinars.

With a multi-generational workforce, employers need to consider how best to reach and communicate valuable information to their employees. Applying best practices during open enrollment can keep the process moving forward while addressing employee’s needs.