



## STRATEGIES FOR A SUCCESSFUL VIRTUAL OPEN ENROLLMENT

*The COVID-19 pandemic has affected virtually every organization within every industry. Your clients may be struggling with government-mandated closures, reduced staffing, halted revenue or any number of detrimental situations. All these challenges can pile on and distract from what may seem like more mundane problems—namely, open enrollment.*

*While critical issues may prioritize immediate action, open enrollment should still be top of mind for your clients. Moreover, ignoring open enrollment in the wake of COVID-19 will only delay potential harm for the organization, as it may impact employees' enrollment in much-needed benefits.*

*That's why it's imperative that your clients have a clear understanding of how they will facilitate open enrollment during this challenging period. A virtual open enrollment process will be the best method for many employers amid COVID-19 concerns. This article outlines some example methods for how to assist clients interested in virtual open enrollment and offers some resources for doing so.*

### **Why Virtual Open Enrollment?**

In the wake of COVID-19, many organizations are allowing much of their staff work remotely to limit potential viral transmission. Plus, given that fall is the start of flu season, many organizations aren't eager to pack employees back into the workplace if they can help it. This is why employers need an enrollment option that doesn't necessitate in-person attendance.

That's where virtual enrollment comes in. Virtual open enrollment is conducted entirely online, accessed by employees through their individual computers. The process will vary by enrollment platform, but the idea is the same: Provide educational materials and enable benefits selection within an online portal. In other words, employees would log into a website where they can download benefits summaries and make elections.

Virtual open enrollment is the ideal method for providing meaningful benefits to employees without risking potential viral transmission. What's more, virtual open enrollment saves time and resources, since everything is done online. That means even clients with in-person staff can enjoy the advantages of a virtual enrollment process.

## Tips for Facilitating a Virtual Open Enrollment

The following section provides best practices for how you can assist clients who may be interested in virtual open enrollment.

### **Encourage Proactive Employee Outreach**

Your clients should reach out to employees about their top benefits concerns. These may include benefits 101 education, available options, plan specifics or any number of subjects. These topics should influence what materials employees receive about enrollment. For instance, if many employees don't seem to understand basic insurance terms, a glossary of terms should be included among their benefits handouts.

### **Define What Success Means to Your Clients**

Open enrollment varies by organization, and virtual enrollment is no different. Your clients should have a general idea of what "success" means to them, such as 100% on-time enrollment, for example. But objectives may be more nuanced, such as promoting a new plan type or receiving fewer employee questions related to health literacy. You should speak with your clients to better understand their objectives so you can address their unique concerns.

### **Provide Ample Benefits Resources**

Enrollment guides and benefits summaries are the meat and potatoes of any enrollment handout, but they shouldn't be the only resources you provide. Consider the issues your clients have discussed previously, or reach out about current employee concerns. Then, make sure to include resources tailored to those concerns. This may involve sending materials to the employer for distribution or placing the materials on the virtual enrollment platform for employees to access electronically.

### **Populate the Online Enrollment Portal**

Before employees can enroll in their benefits, you must first ensure the virtual enrollment platform includes all the appropriate information. This means inputting plan information into the system as well as uploading any relevant benefits materials, such as enrollment guides, benefits summaries, insurance definitions, mandatory enrollment forms, disclosure documents and any other pertinent resources. Think of the virtual enrollment portal as the one-stop-shop for enrollment. Employees should be able to learn about their benefits and make their decisions without having to leave that website.

### **Draft Clear Open Enrollment Instructions**

Enrollment won't go smoothly if employees don't know what to do. This is especially important for groups who may not be used to virtual open enrollment. Prior to enrollment, you should provide detailed instructions for both your clients and their employees. They should outline the portal website, the resources it includes and steps for navigation. Clients will likely want to be walked through the virtual enrollment portal, and employees certainly will. As such, it may be beneficial to record some video instructions for the two audiences or to conduct a virtual tour via Skype or Zoom.

### **Follow Up Post-enrollment**

After virtual open enrollment ends, follow up with clients to learn about their experiences. Ask them what went well and how they would like to improve next year—this goes for employees, too. It will be important to perfect the virtual enrollment process, as it will likely be the standard within the next few years.

## Virtual Open Enrollment Resources

Below are some resources that can help during the open enrollment period. Be sure to check out the Zywave Content Groups for more comprehensive collections of similar resources, especially the Best of Open Enrollment and Employee Benefits Enrollment Guides groupings.

### For Employers

- [Employee Benefits Enrollment Guide](#)
- [2021 Open Enrollment Checklist](#)
- [Employee Benefits Enrollment Guide Presentation](#)
- [Benefits 101: Video Guide](#)
- [Preparing for an Unprecedented Open Enrollment Period](#)
- [Are You Prepared for Virtual Open Enrollment? Video](#)
- [3 Tips for a Successful Virtual Open Enrollment – Video](#)
- [Planning for Open Enrollment Checklist](#)

### For employees

- [Open Enrollment Glossary of Terms](#)
- [8 Tips for a Successful Open Enrollment During COVID-19](#)
- [Open Enrollment Questions?](#)
- [Open Enrollment Overview for Employees – Video](#)
- [We're Here to Help During Open Enrollment – Video](#)