Five ideas for a positive open enrollment season

Here is a list of suggested ways to make open enrollment for 2015 successful.

Consider, or reconsider, CDHPs

Consumer-driven health plans are gaining more momentum, with 39% of large employers offering one in 2013 and 64% saying they’ll likely offer one by 2016, according to a recent Mercer survey. CDHPs can be used this enrollment season to: reinforce individual accountability for health care consumption; reduce costs for employers and often participants; assist in meeting the ACA-mandated affordable coverage requirement; help avoid the 2018 excise tax, known as the Cadillac tax; and provide a compliant auto-enrollment default sections.

Communicate early and often

It’s important for employers with many newly eligible employees to start communicating right away with this population as to who is eligible, why they are eligible, how eligibility is determined, what this means and what they have to now consider. Information for those who are ineligible should follow a similar guideline so those employees know how to access the ACA’s public exchanges for coverage.

Go big with voluntary

Voluntary benefits can be used to overcome [misconceptions] and confusion around other benefit offerings. They can also serve as complementary products for employers considering switching to a CDHP as noted above. Voluntary benefits help assuage fears of potentially high out-of-pocket expense and are another way to bring benefits to employees not eligible for employer-sponsored medical coverage.

Reinforce wellness programs

Open enrollment is a good time to communicate the value of their new or existing wellness to employees. This is particularly important if any perceived compliance penalties are going to be introduced next year, such as increased premiums for those who do not participate in health screenings.

Use technology to help employees

As more and more employers are asking employees to take accountability for their health care decisions, companies can be helpful by providing decision support software and mobile apps and technologies to “empower” their people. An example might be of digital wallet card, which can be given to employees, by the employer, to house all benefit materials and contact information in once place for whenever a person has questions or needs advice.