

Employees as Customers: Making Benefits Interactions Matter

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When it comes to healthcare benefits, employers need to treat their employees as consumers. Similar to the way that a company markets its products and services to its customers, employers need to apply these same best practices to employee benefits administration. Written and readily accessible communications, a well prepared call center team, and a host of easy-to-use online tools – sound familiar? Of course it does – whether shopping online at Amazon or booking travel on Travelocity - these are the foundational aspects of the consumer experience that we've all come to expect in the 21st century.

In the area of employee benefits, this experience is even more critical. In fact, it can be life altering. Consider the frantic parent who calls his employer's benefits hotline while en route to the hospital with a child who collided with another on the soccer field. Or, the anxious first-time mother, scouring the company portal from her home for coverage information for her newborn. Employee benefits are like most insurance; your employees need it, when and where they need it. It isn't something they check each morning but when they reach for it, employers need to respond with meaningful and personalized information.

With a dizzying array of factors and options for each employee to consider – often outstripping even highly educated or motivated employees' abilities to analyze and decide on the alternates that are best for them – a large percentage of employees simply decide to rollover into the same benefits plan year after year. Sadly, this creates a losing proposition for both employer and employee, as both leave this interaction unsatisfied. Employers, as they're working hard to offer a wide variety of medical plans and tax-advantaged options. Employees, because they're not learning of the consequences of their rollover decision until they need to visit a specialist or the emergency room – only to learn that last year's plan no longer covers the activity they need at that very moment.

A new plan may offer an employee greater access to care and additional benefits at a lower cost; however, that reality is unknown to employees since they might not have access to effective decision-support tools. In response, many companies are now offering sophisticated, self-service decision-support tools to help employees navigate through the various plans. While these tools vary, some popular options include an interview-style tool that asks the employee to make tradeoffs between different attributes that matter most, including cost, coverage, access, quality and more. A second option – the dynamic comparison module – gives employees a side-by-side comparison highlighting the benefits he or she values the most and can share new plan contrasted with the employee's existing plan.

These tools can also be used to forecast annual health care costs – from prescription drugs to chiropractic visits to annual check-ups and outpatient surgery. Another decision-support tool can help employees estimate the optimal amount of pre-tax money to set aside for expenses in an FSA or HSA and compare the overall cost impact and tax implications. Sound reminiscent of popular investment Web sites? It should – these decision-support tools extend the consumer experience of going online to use a retirement calculator or conduct a portfolio analysis to the important and dynamic area of employee benefits.

If employers are committed to delivering a consumer-like experience to their employees, they need to consider the other touchpoints besides the online tools. For example, remember our frantic parent en route to the hospital with an injured child? He is calling into the employer's HR Service Center with the expectation of personalized assistance, not generic answers. And the best way to make sure the right resources are at the other end of the telephone is to partner with an outsourcing vendor that can deliver 24/7 call center capabilities.

Although the call center is not staffed by

the employer's own operators, from the employees' standpoint, being able to connect with the outsourcing vendor's highly trained call center representatives who take a proactive approach to addressing their questions further reinforces the employer's commitment to its workforce. Ideally, this HR Service Center should be staffed by multi-lingual employees who manage cases using the latest technologies, while accessing an employer-specific knowledgebase to deliver personalized information. Outsourcing the HR Service Center can extend and reinforce the company's employment brand to its employees as well as the often overlooked but highly influential corresponding consumer – the employee's family – without the overhead needed to deliver on the expectations and service levels required to create a positive experience.

Ours is a self-service nation, where many people are comfortable booking plane tickets, buying stocks and downloading music on their own. Yet, when it comes to employee benefits, today's cost-measures have redefined the traditional employer-employee paradigm, putting the employee in the powerful role of the consumer. And, as more employees pay more of their benefits, they're demanding the real consumer experience choices they have in other aspects of their lives, as well as the right information and easy-to-use tools to make informed decisions. Regardless of economic fluctuations, employers need to acknowledge that there are significant talent management issues tied to the delivery of employee benefits. Few employers can afford to step back from giving their employees what they want and need in order to be better healthcare consumers. After all, there are gains for the employer as well, as more engaged employees are not only more productive but become ambassadors for their organizations, translating into an "employer of choice employment" brand and higher customer satisfaction levels.

For more information, contact Workscope at 1-877-975-7227 or visit www.workscope.com ■