

Best Practices in Benefits Communications

Taking a Healthy Approach to Benefits Communications

WORKSPACE

As more employers offer consumer-driven health plans (CDHPs), employees will need more effective communications to understand their options and make better health care decisions. Developing a proactive communication strategy increases plan acceptance, and by helping employees make better health care decisions, it increases or maintains their satisfaction with their benefit plan. CDHPs require employees to assume more of the expenses and, consequently, have a greater stake in and incentives to make smarter health decisions across the benefits continuum—from plan choices to preventive care to selecting physicians and even choosing among treatment options.

Rethinking the way you approach benefits communications can make the difference between success and failure of a new plan. With employees increasingly using self-service Web applications to understand their options and make their choices, the emphasis now is on information and empowerment—which requires a vastly stronger commitment to open and complete communication.

Any change – including moving to a CDHP – can introduce anxiety (and potentially dissatisfaction). By providing the right kinds of communication, employers can improve employee adoption of CDHP-style benefits coverage while lowering costs and improving the well-being of their people.

To strengthen your benefits communications efforts and design programs that enhance your benefits programs, consider the following guidelines:

- 1. Know Your Audience**—Provide benefits information in terms that are relevant to your audience's demographics and culture. Is your workforce predominately laborers or office workers? Are they Gen-Y or Baby Boomer? Be clear and ensure that you don't speak "over" or "under" your intended audience.
- 2. Use the Right Medium**—Think about how your employees like to receive in-

formation and how you want to communicate with them. For some companies, electronic communications are ideal. Other groups, such as retirees or employees with limited access to computers, may prefer paper-based communications. Ultimately, a blend of formats may be necessary to communicate appropriately to all employees.

- 3. Demystify Decision Support**—Most CDHPs are underpinned by a rich Web platform designed to help employees make informed benefit and health care decisions. However, amid the snazzy calculators, scenario builders and comparison tools, it's easy for novice users to become confused or mistrustful. Be sure to explain not only how to take advantage of these tools, but also why they are important in the selection/enrollment process.
- 4. Reinforce the Brand**—You invest a great deal of time, energy and expense to build the value and trustworthiness of your brand. Just as the brand conveys promises and assurances to customers, it invokes similar feelings among employees as well. Be sure to leverage the strength of your brand by ensuring that all benefits communications prominently feature your company logo, tagline, and design conventions. Instead of seeing the logo and name of some previously unknown benefits provider, the employee will have the reassurance of knowing that the information has been authorized and vetted by your company.
- 5. Repeat the Message**—Internal communication shares another important tenet of advertising: repetition is key. You're asking your people to make significant changes and that typically will not happen after just one communication. Don't be afraid to repeat your messages with some frequency, perhaps using multiple communication media to get your points across.
- 6. Highlight Success Stories**—As with all communications that seek to change

behaviors, you'll have a healthy and appropriate level of skepticism to surmount. One of the most effective strategies for overcoming skepticism is the testimonial. It's possible that nothing is as persuasive as seeing a peer or colleague. Make sure this "storytelling" approach is authentic, positive and honest and you'll begin to create champions among the employee population who can drive change from within.

- 7. Motivate through Messaging**—Awareness is important, of course. But make your communications actionable. Ask the reader/recipient to do something, such as using the decision support tools at their disposal or maybe reviewing medical-information resources. But always continue to offer valuable recommendations to your recipients.
- 8. Script Your Call Center**—One of the most overlooked aspects of good benefits communications lies in ensuring the call center is thoroughly trained and well-scripted to handle inquiries. Using the right language that conforms to the company's norms and culture can deliver a better experience. Even subtleties matter, such as addressing callers as "team members," "associates," or "employees." Make sure the call center is prepared to support and extend your brand from the very opening of the call. For instance, if your company name was "Acme," the rep should answer the phone, "Thank you for calling the Acme Benefits Support Line. How can I help you?"—not "This is the Health Benefits Line" or another generic greeting. This guideline even extends to IVR systems as well.

By following these simple guidelines, you can help improve the quality and effectiveness of your benefits communications to employees. The results will be improved adoption rates and improved employee healthcare.

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