

Best Practices

4 open enrollment pain points--and how small businesses can avoid them

Open enrollment can be a headache, especially for small businesses without well-established processes or dedicated HR teams.

BY THOMAS FLAVIN

For many small businesses, **open enrollment** comes at a tough time. Year-end is approaching fast and you may want to focus on holiday sales, tax strategies and business planning for the coming year, instead of how to get your employees excited about and enrolled in a new employee benefits package. It doesn't help that the open enrollment process itself comes with its own pain points, especially for small businesses who may not have well-established processes in place or dedicated HR teams.

So, how can you overcome the challenges and get through open enrollment successfully? Here are four typical pain points that small businesses face during open enrollment and what you can do to get past them so every employee enrolls in the benefits they need.

Pain point #1: Small business employees are often too busy hustling to actually enroll.

Your employees are focused on their jobs, especially at small businesses and startups, where one person often wears many different hats. It's not always easy for them to find time to enroll for the coming year, let alone to spend extra time learning about new benefits or plan changes. And a certain percentage of your workforce may work remotely, so they might be less likely to pick up on the office chatter (and peer learning) that takes place during benefits season.



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Try this: Over-communication is critical, and it has to start at the top. Establish open enrollment as a company priority with a message from the CEO encouraging employees to understand their benefits and to take full advantage of the investment that the company is making in them. Follow it with a series of messages and reminders from your benefits manager—one every few days, for the duration of the open enrollment period—to ensure that all eligible employees are covered.

Pain point #2: Employees might not know their options.

Employees won't enroll in benefits they don't know about or **can't understand**. It's important

to provide a range of educational materials that explain the benefit plans you're offering, who's eligible for them, and how the plans work in language that is simple, straightforward and easy to understand (no jargon!).

Try this: Because not all employees will learn the same way, providing information across a range of formats is essential too—printed material, online static and interactive content, and video or audio. Many employees prefer the personal touch to an online experience, so think about hosting mini town halls, open office hours or other one-on-one discussions to make sure your employees understand their benefits and enroll properly.

Pain point #3: You may not have an HR team.

Administering an employee benefits program is challenging work at any time of the year. Open enrollment can be an especially difficult process to manage if your small business does not have a Human Resources department or at least a dedicated HR professional on staff.

Try this: Successful small businesses who do not have this sort of expertise in-house often work with outside partners who can provide supporting infrastructure, services and counsel. Choose a company that specializes in helping businesses like yours select the right plan and benefits offerings for your organization. Look for partners who can deliver streamlined processes, plain-language communications and educational materials, robust technology, and

knowledgeable, compassionate customer support.

Pain point #4: Information might not be streamlined across payroll, enrollment and benefits administration systems.

If you're like many small businesses, you may not have established all of your systems at the same time or using the same program or platform. That means you may have employee information in a number of different locations.

Try this: To make sure that information is correct across all of your systems, consider putting flexible technology in place that can check the accuracy of your information for you. An employee benefits platform that is secure, easy to manage, powerful and compatible with your own systems and data sets is not too much to ask for!

As a small business, ensuring your employees have the benefits they need is a critical step towards ensuring you remain a competitive employer. By taking a few steps now to ensure that your employees are aware of their options, understand their benefits, get appropriate support and actually enroll in the benefits they need, you can set yourself up for a more

productive and successful 2020.



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