



Benefits Briefing VOLUME 26

Perspectives on One-to-One Enrollment Services
from a Survey of Employers & Brokers
(Q1, 2016)

National Employee Benefits Advisory Forum (NEBAF)

Background & Methodology

The National Employee Benefits Advisory Forum (NEBAF) conducted an online information exchange in March and April 2016 to understand its members' interest and experience regarding important employee benefits and some new approaches to the kinds of choices employers and employees may have in the near future.

The information in this report is based on an online survey taken by more than 600 group employee specialists (301 brokers and 308 employers).

This exchange contains similar questions to our 2015 Q1 exchange conducted in April 2015, which was also completed by more than 600 group employee specialists (326 brokers and 298 employers). Where possible, results from this exchange are compared to last year's results.

The following pages include findings from brokers and employers regarding their perspectives on the following topic:

One-to-One Enrollment Services.

Executive Summary

This report shares findings from both brokers and employers in the area of one-to-one enrollment services. Where possible, this Briefing compares to results of a similar study conducted in Q1 2015.

- Brokers report recommending one-to-one enrollment services to clients more frequently today than they did in 2015; this year, two-thirds say they recommend these services always or frequently, compared to less than three in five last year. Employers indicate they are recommending one-to-one enrollment to employees with the same frequency this year as last year; nearly half report they always or frequently recommend.
- Interestingly, we do not find any differences among either brokers or employers in frequency of recommending one-to-one enrollment by size of client or size of company.
- Consistent with findings in 2015, brokers report being more likely to recommend one-to-one enrollment services more frequently to employees in a factory/industrial/manual role, as compared to those in a professional/office/administrative/managerial role. Different than 2015, employers indicate recommending one-to-one enrollment with fairly equal frequency across various types of employees.
- When we asked both brokers and employers which carriers they are aware provide one-to-one enrollment, both groups most commonly name Aflac. Colonial Life receives the second most mentions among brokers, while MetLife comes in second among employers.
- Top-of-mind carriers among brokers stayed consistent with 2015, but employers' responses are slightly different. This year, employers tend to say they are more aware of Blue Cross/Blue Shield for one-to-one enrollment, and less aware of Unum.
- Both brokers and employers agree on the same three attributes, in the same order, as most important when recommending/ leveraging a new voluntary benefits product to be enrolled on a one-to-one basis – smooth implementation, easy to work with, and simple billing process.
- We asked both groups which carriers they think are best-in-class for key attributes of one-to-one enrollment services. Brokers most commonly cite Unum as best-in-class for key attributes, while employers tend to name Aflac most commonly.
- Advertising recall for one-to-one enrollment services in the past 12 – 18 months is higher this year compared to last year.



Executive Summary (cont.)

About three-fifths of brokers and roughly half of employers say they recall seeing, hearing or reading advertising for a voluntary benefits carrier related to one-to-one enrollment in the past 12 - 18 months.

- Consistent with 2015 results, brokers are more likely to recall advertising related to one-to-one enrollment than employers are.
- Among brokers and employers who said they recall seeing, hearing or reading advertising relating to one-to-one enrollment services in the past 12 – 18 months, the majority in both groups recall advertising from Aflac, followed by different carriers named by each group. These findings are also consistent with 2015 findings.

What is worksite or one-to-one enrollment?

When a plan participant meets with an enrollment specialist in-person or over the phone to learn about and enroll in their employee benefits.

By the Numbers: Frequency of Recommending One-to-One Enrollment

We took a look at the frequency with which brokers (those who work with clients on voluntary benefits) and employers (those who offer voluntary benefits) recommend one-to-one enrollment by size of client/company.

Interestingly, we do not see any differences in frequency among either group based on size of client/company.

One-to-One Enrollment Services

We asked both brokers (those who work with clients on voluntary benefits) and employers (those who offer employees any voluntary benefits) various questions about their experiences with and opinions on one-to-one enrollment services (also referred to as 'worksite').

Frequency of Recommending One-to-One Enrollment Services

We asked brokers how frequently they recommend that their clients leverage worksite or one-to-one enrollment services when working with a client on a new voluntary benefit.

As seen in 2015, nearly all brokers who work with their clients on voluntary benefits say that they at least sometimes recommend that their clients leverage one-to-one enrollment services. Looking more closely, we find that this year, **two in three brokers report they recommend these services always or frequently – an increase in frequency since our 2015 Q1 NEBAF exchange**, where just over half said they always or frequently recommend one-to-one enrollment services.

We also asked employers who offer voluntary benefits how frequently they recommend that their employees leverage one-to-one enrollment.

Among employers, we see some similarities and some differences in comparing results from year to year. Both this year and in 2015, **roughly the same percentage - about half - of employers indicate that they always or frequently recommend** that their employees leverage worksite or one-to-one enrollment services. **However, in a change from 2015 results, this year, only about 15% of employers report that they never recommend one-to-one enrollment services**, compared to about one in four in 2015.

Notably, employers are less likely to recommend worksite or one-to-one enrollment to employees, than brokers are to recommend to clients (See left sidebar for additional details.)

As voluntary benefits offerings continue to increase, this approach may become more prevalent and critical as part of a well-rounded communications and enrollment strategy.

Recommending One-to-One Enrollment by Workforce Characteristics

We asked those who currently recommend one-to-one enrollment (both brokers and employers) about the frequency of recommending one-to-one enrollment based on the roles of employees.

On average, brokers more frequently recommend one-to-one enrollment services to clients with a majority factory/

Did you know? Trends in Enrollment...

Prudential recently released results of its 9th *Study of Employee Benefits: Today & Beyond*¹. The study, which surveys roughly 1000 benefits decision-makers, 1000 employees and 500 insurance brokers, reports on several relevant trends in employee benefits enrollment and communications:

1. There is room for improvement in benefits communications: only 42% of employers and 39% of employees view their employee benefits communications as 'extremely effective'.
2. The majority of benefits communication tends to happen only a couple times a year or only at open enrollment, not continuously throughout the year.
3. One annual enrollment period for all benefits is most common; nearly three in four employers report having one enrollment period, despite the fact that brokers are increasingly recommending multiple enrollment periods for different benefits throughout the course of the year.

To read the details of the study, visit: research.prudential.com

¹ 9th *Study of Employee Benefits*, retrieved online 5/6/2016 at http://research.prudential.com/documents/rp/benefits_and_beyond_2016.pdf

Recommending One-to-One Enrollment by Workforce Characteristics (cont.)

industrial/manual workforce; nearly three in four say they always or frequently recommend one-to-one enrollment to these clients, compared to roughly two-thirds of brokers saying they always/frequently recommend to clients with a majority professional/administrative/office/managerial workforce. These results are consistent with findings from our 2015 Q1 exchange.

On average, employers report that they fairly equally recommend one-to-one enrollment services to employees of different roles. Brokers may be interested to learn of this lack of differentiation by role. Roughly three-fifths of employers say they always or frequently recommend one-to-one enrollment to professional/office/administrative/managerial workers and factory/industrial/manual workers. In 2015, different from this year, employers indicated that they more frequently recommended one-to-one enrollment to factory/industrial/manual workers.

Carriers Aware of for One-to-One Enrollment

We asked both brokers and employers which carriers they are aware offer one-to-one enrollment services.

Brokers most commonly name the following carriers. These were also the top carriers mentioned in 2015 (in order of number of responses):

1. Aflac
2. Colonial Life
3. Unum
4. Allstate
5. MetLife

The carriers that employers are most aware of for one-to-one enrollment include (in order of number of responses):

1. Aflac
2. MetLife
3. Colonial Life
4. Aetna
5. Blue Cross/Blue Shield

Among employers, we do see some differences compared to our 2015 Q1 NEBAF exchange; in 2015, employers most commonly named (in order): Aflac, MetLife, Colonial Life, Unum and Aetna.

Brokers and employers are fairly well-aligned in their responses and indicate similar awareness. Both groups report being aware of Aflac most frequently. Beyond that, we see Colonial Life and MetLife named commonly by both groups. Differently, brokers name Unum and Allstate in their top mentions, while employers identify Aetna and BCBS more often.

Most Important Attributes for One-to-One Enrollment

We asked participants which of various attributes are most important when recommending/leveraging a new voluntary benefits product to be enrolled on a one-to-one basis.

For the most part, brokers' responses this year are consistent with last year's responses; we see brokers ranking the same three attributes at the top in importance, and in the same order, but with small changes as the list progresses. This year, brokers identify the following most commonly as most important (in order of importance rankings):

1. Smooth implementation
2. Easy to work with
3. Simple billing processes
4. Technology
5. Deep experience in employee benefits

In the 2015 Q1 exchange, brokers named the following most frequently as most important (in order of importance rankings):

1. Smooth implementation
2. Easy to work with
3. Simple billing processes
4. Breadth of products
5. Technology

Employers' responses this year are slightly different than their responses last year. Smooth implementation is ranked at the top this year, and single point of contact appears in the top five. Top attributes among employers this year include (in order of importance rankings):

1. Smooth implementation
2. Easy to work with
3. Simple billing processes
4. Deep experience in employee benefits
5. Single point of contact

In 2015, employers ranked the following most important (in order of importance rankings):

1. Easy to work with
2. Simple billing processes
3. Smooth implementation
4. Deep experience in employee benefits
5. Breadth of products

Results show that brokers and employers agree on what's most important when it comes to one-to-one enrollment capabilities. It's clear that both brokers and employers will be looking to carriers who can provide smooth implementation, who are easy to work with, and who have a simple billing process.

Brokers and Employers Talking about: Enrollment Firms

We asked both brokers and employers about their impression of enrollment firms. Both groups have mixed responses, some positive and some negative.

Here's what brokers said:

"A lot of variability, even with the same enrollment firm - and past bad experiences."

"As the broker, I prefer to be hands on with my clients. I like to do it all myself, and be the single point of contact for the group."

"By and large I use the carriers for one-on-one enrollments, so I don't often use enrollment firms."

"I think most of the time they do a good job. Sometimes when they are contracted and not employees of the carrier they do seem to be a little more aggressive because they are working on commission."

"Enrollment firms can assist when I am not able to be at enrollment meetings, they are knowledgeable and helpful."

"Enrollment firms that I work with are extremely professional and knowledgeable."

Here's what employers said:

"I usually think of them as sales-driven and somewhat aggressive."

"There are some who are very good and others who are not and it is very difficult to identify their skills in the introduction meetings. It isn't until one gets in the middle of the process that you can begin to evaluate the competence."

"Have not dealt with enrollment firms, only brokers and carriers."

"I have never used an enrollment firm."

"I believe that employees want choices and these firms provide exactly that, from a self-serve/self-educate platform, which offers convenience."

"I think they help employees have a better understanding of the benefits they are interested in."

Top Carriers for Key Attributes of One-to-One Enrollment

Next, we asked both brokers and employers which carriers they think are best-in-class for key attributes of one-to-one enrollment services.

The charts below show the most common responses for the five top-rated attributes, shown in the previous section, for each group.

Unum is commonly named as a leader in top attributes by brokers. Aflac and Colonial Life are also viewed as strong in certain areas.

Best-in-Class Carriers for Top Attributes

	Brokers
Smooth implementation	Aflac
Easy to work with	Unum
Simple billing process	Colonial Life
Technology	Unum
Deep experience in employee benefits	Unum

Employers tend to commonly cite Aflac and MetLife as best-in-class for the various key attributes.

Best-in-Class Carriers for Top Attributes

	Employers
Smooth implementation	Aflac
Easy to work with	Aflac
Simple billing process	Aflac
Deep experience in employee benefits	MetLife
Single point of contact	Aflac/MetLife

Advertising Recall for One-to-One Enrollment Services

We asked both groups whether they recall seeing, hearing or reading advertising for a voluntary benefits carrier related to one-to-one enrollment, or worksite, in the past 12 - 18 months.

The chart on the next page shows the results.

Advertising Recall for One-to-One Enrollment Services (cont.)

Both brokers and employers report higher recall this year compared to last year.

As seen last year, **brokers continue to be more likely to recall advertising than employers.** This year, nearly three-fifths of brokers and roughly a half of employers say they recall seeing, hearing, or reading any advertising for a voluntary benefits carrier relating to one-to-one enrollment in the past 12 – 18 months.

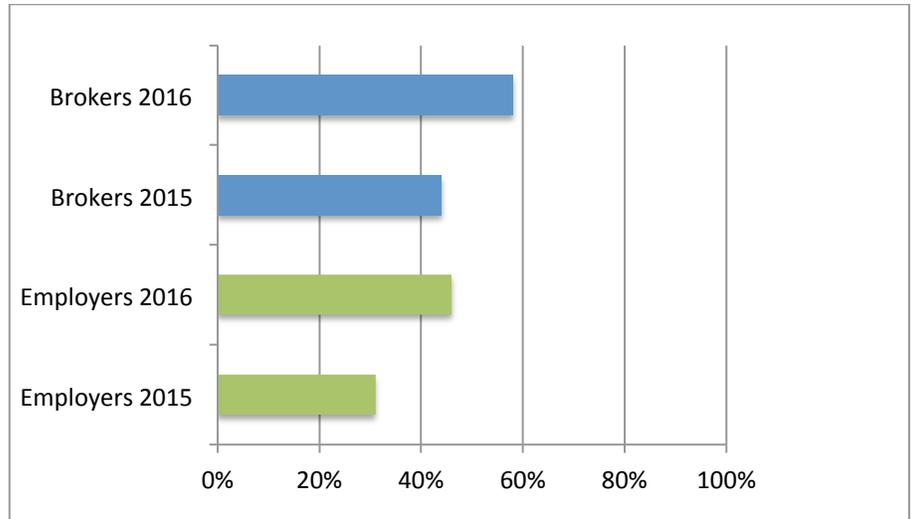
Familiarity with "High Touch" Enrollment Firms

We asked both groups how familiar they are with firms who provide "high touch" or "active" enrollment services. For example, they may provide an avatar, decision-support tools, videos, online tools, and other customized communications for employees to use when enrolling online.

Both brokers and employers report low familiarity with these firms; less than a quarter of both groups say they are very familiar.

It will be interesting to see whether these firms who provide "high touch" or "active" enrollment services will grow in awareness.

Advertising Recall in the Past 12 - 18 Months



The higher recall this year may suggest that more carriers are advertising about one-to-one enrollment, or that carriers are advertising more. Either way, with more brokers recommending one-to-one enrollment, carriers will want to be sure they are top of mind and keep up with competitors with advertising.

Top Carriers for Advertising Recall

We asked brokers and employers who said they recall seeing, hearing or reading advertising relating to one-to-one enrollment services in the past 12 – 18 months which carriers' advertising they recall.

Roughly three in four brokers and employers indicate that they recall seeing, hearing, or reading advertising related to one-to-one enrollment from Aflac; this is consistent with last year's findings.

Other common mentions among brokers include Allstate, Colonial Life, Guardian, MetLife, and Unum. Employers' top five include Aetna, Colonial Life, MetLife and Unum.



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