



**Four steps to successful  
enrollments for you and  
your clients**



# The first step of enrollment readiness: Setting the stage to create an optimal benefits strategy

Enrollment season can be one of the busiest times of the year. But busy doesn't have to mean stressful. When it comes to getting — and keeping — clients grounded in the process, you know that it all starts with the benefits plan.

The benefits plan is at the core of every open enrollment season — without it, there is no enrollment. And while your clients may be eager to repeat what they did last year, you see each year as an opportunity to make their benefits program much better, for their business and their employees.

## Here are some go-to strategies to keep clients engaged in annual benefits and enrollment planning:

- **Show them what's happening in the market.**

Changes in health care happen every year, not just for your clients' companies, but nationwide. With fierce competition in the job market, plus changes in workforces, work hours and work locations, benefits packages must be the best your clients can offer.

Employers are having to balance their own rising health care costs while seeking to enrich benefits packages and better meet employees' needs. A recent survey by Mercer found that 64% of employers planned benefit enhancements for 2024.<sup>1</sup>

With such tight budgets for their benefits, studying the market is essential, but your clients might not make time for it. Instead, they likely rely on your expertise to provide them guidance in emerging trends and how to spend their benefit dollars wisely.

- **Get granular about their workforce.**

Market data and trends are important, but another wealth of knowledge can be gleaned by assessing a client's behavioral health needs. Almost half (44%) of employers are conducting claims analyses to better understand what services employees are using, how they're using them and for what reasons. This type of analysis can both provide an indication of the behavioral health issues in the population and identify gaps in benefit utilization across different employee segments, helping to inform future strategy.<sup>1</sup>

These surveys can reveal misalignments between where your clients and their employees are. Because while 79% of employers think employees understand health care costs, only 48% of employees say they do.<sup>3</sup> More importantly, only 50% of employees could pay more than \$1,000 in out-of-pocket medical costs.<sup>2</sup> By reviewing their own employee data, you can help your clients see how well their thoughts align with their employees.

With five generations currently in the workforce, it's also important to note the different age brackets of your client's employees, as each generation has different needs and approaches to work, benefits, and enrollment communications and strategies.

For example, compared to other generations, millennials are most likely to want to work with a benefits advisor when making their benefit selections.<sup>2</sup> Taking all of this information into account will help you and your clients design employee benefits plans that are customized to each client's workforce.



- **Have them take the lead in prioritizing their benefits goals.**

Odds are your clients have ideas about the benefits-related goals they want to achieve, but they depend on you to help define and prioritize them. Your ongoing conversations about the market, their workforce and goal-setting will help unveil areas where clients want to focus on improvements so you can then dive into how to get there.

- **Help them evaluate — or reevaluate — their tech needs and how that will impact the benefits they choose.**

Tech can be intimidating. Clients may heavily rely on you to understand which tech products and practices best serve the benefits goals they've set and seamlessly integrate with the carriers you recommend. The enrollment technology your clients use can influence decisions regarding the carriers and plans that end up in the final benefits package — making tech central to your clients' decisions, not simply a vehicle for capturing employee selections. Working with your clients to compare tech options and the processes involved with each will help save time, money and other resources in the long run.

- **Show them how the inputs translate into the output.**

The strategies here can make it easier to help keep your clients actively engaged in identifying their goals and the must-have considerations for the benefits program you create. When you come back to them with benefit and carrier recommendations, they can trust you've curated the optimal mix that will help actualize their goals.





## The second step of enrollment readiness: Preparing for open enrollment

So your clients are now set with [the benefits plan you created together](#). They're excited — and they're probably asking what they need to do now. And you have the answer: It's time to dig in and prepare for the enrollment period. Here are four steps that will help edge them toward complete enrollment readiness.

### Four ways to help your clients prepare for open enrollment

- **Share carrier options and make decisions.**

Even if your clients have been using the same carriers for years, it never hurts to explore the market now that they know what types of products they plan to offer. When you share the most current information on products, capabilities and pricing, your clients will be more confident they're making informed decisions about the carriers that are going to help them bring their benefits strategy to life.

- **Consider ways to streamline.**

You likely had a tech needs discussion with clients during the earliest enrollment planning stage, and now is the time for them to move forward with a platform partner if they're going that route. Benefits administration platforms allow for a quicker process for both those enrolling and those processing the enrollments, saving your clients and their employees their greatest asset — time. And there are numerous options with ranging functionality and price points to ensure your clients get the best fit.

- **Create a communication and education plan.**

Everyone wins when employees understand what's available to them through their benefits program. In fact, there's a direct correlation between benefits literacy and benefits satisfaction. And a recent report finds that employers may be making positive strides. The employer perception and employee satisfaction gap pertaining to benefits narrowed from 19 to 7 percentage points between 2023 and 2024. However, while this was a positive drop of 12 percentage points in one year, there is still room for meaningful improvement.<sup>2</sup>

The best place to start is a multi-touch benefits communication and education plan that engages employees before, during and after enrollment. There are endless options — traditional print collateral like product brochures and flyers, one-on-one counseling sessions, the latest digital communication methods — that can boost awareness, participation and understanding. And as you're helping to create a unique plan for each client, you're building a comprehensive library from which to choose and scale to accommodate your entire book of business.

It's also worth it for your clients to consider a more structured approach to benefits training this year — based both on the changes and shifts that have occurred over the last few years and also because of the range of generational differences in the workforce. Group meetings, webinars and podcasts are all great ways to share information with employees using methods that match the ways they like to receive information.



- **Start early.**

You know that it's always better to be overprepared than underprepared. And the surest way for your clients to avoid the latter is to start early. Doing so will allow them to handle lapses in internal and external communication, unexpected tech issues and other unforeseen challenges at a more logical pace. With time — and a trusted partner — on their side, sudden roadblocks won't seem as daunting to overcome.



## **The third step of enrollment readiness: Process management**

You've helped your clients design their benefits plans. You've helped them prepare for open enrollment season at large. And while things have likely been in the works for weeks — now is when it really gets started.

As much as you've been working toward enrollment readiness, this period marks another critical component of enrollment season: process management. Read on for ways to help keep clients focused.

- **Share information with employees often.**

Sharing information helps reduce confusion. And the open enrollment process can be plenty confusing for enrollees. Greater alignment between employers and employees with regard to benefits experiences will make it easier for employers to rise to the occasion to meet employees' growing needs during a time of rising health care costs, inflation and increased health care complexity.<sup>4</sup>

Complementing your benefits communication and education plan with clear, easy-to-digest information throughout the enrollment period — explanations of benefits, where to go and what to do if an issue arises — can help your clients' employees start and end their enrollment process in a more relaxed manner. And the easier you make things for the employees, the easier you make things for your clients and yourself. Depending on your clients' needs, you can even provide them with document and email templates that outline what employees can expect during the enrollment process, and let your clients take it from there.

- **Maintain cadence of communications.**

It's your clients' responsibility to prompt their workforce about open enrollment — but you can be an ally in keeping them on schedule. A quick email can remind clients to share the open enrollment time frame at large, to research and take action on any specific new offering, or even just to ask their benefits team a question earlier rather than later. Even better, providing a communications plan for the full enrollment period can help you all keep track, and it will provide your clients the bigger picture of the communications.

- **Evaluate systems for organizing data.**

For every enrollee, there's data. And all this data needs to be organized in a cohesive manner. If your clients are using a human resources administration contractor to handle open enrollment, you and your client won't have to worry about this as much, as the contractor will take care of data management for you. On the other hand, if your clients are electing to go for it themselves, it's helpful to have recommendations on how to develop a system for organizing the data. Often times, the right enrollment or benefits administration platform will help. This isn't one of those things to develop on the fly. And if changes are necessary, it's easier to fix a boat's holes before people get in, not after.

- **Establish a dedicated support system.**

Whether there's confusion about the difference between two benefit options or unexpected technical difficulties, having go-to people with contact information for enrollment support can help alleviate stress. Once the enrollment begins, time is of the essence and prompt responses aren't a courtesy — they're needed and expected.

- **Stay connected with benefits team.**

Ideally, everything will go smoothly throughout the enrollment process. Simple, regular check-ins with the benefits team can help identify little things before they become issues and can also be the key to dousing emergency fires as they emerge, before they can cause damage.



## The fourth step of enrollment readiness: Analyzing employee benefit choices and making updates

You've helped your client every step of the way — designing a comprehensive benefits plan, preparing the implementation of this plan and aiding in the management of the open enrollment process. Once the enrollment period has ended, it's time for the last step of enrollment readiness: benefits enrollment analysis and updates.

Taking the time to study what happened throughout the enrollment process ensures that the right updates are made for next year — it's tough to know what changes to make if your clients don't know what went well and what didn't. The sooner you evaluate, the sooner you can jump ahead on next year's enrollment process.

### Navigating the difficulties of analyzing ROI of employee benefits

Analyzing your client's enrollment season isn't like analyzing your stock portfolio. It's not just a matter of comparing two numbers as you would with stocks (the price you bought at and the current market price). When it comes to your clients' benefits, there's both a monetary and a nonmonetary ROI, and both warrant evaluation.

For example, every dollar invested yearly in prevention and intervention programs to support mental health, can save employers \$2 – \$10 on other expenses.<sup>5</sup> It would be advantageous for your client to know what savings they experienced. Proactive employer support for mental health and increasing employee engagement pays dividends.

A recent survey conducted by Gallup found that employee engagement has been linked to many desirable organizational outcomes including profitability, productivity, customer services, retention, safety and overall well-being,<sup>6</sup> all noteworthy and measurable impacts that likely won't be found in financial reports. Given this, you may be able to help your clients navigate the difficulties of analyzing ROI with benefits by taking more holistic measures. To start, consider these measures that demonstrate value to your clients:<sup>7</sup>

- Benefits are a key part of the employee acquisition and can be a deciding factor when candidates are considering multiple job offers.
- Employee benefits can help improve employee productivity and engagement.
- Employee benefits can help improve employee retention.

Analyzing these measures can make for a more well-rounded understanding of your client's benefits ROI. But to properly analyze your client's enrollment season — for factors including but not limited to ROI — you first need to ensure you have the right information handy.

## Employee benefits enrollment reports and data to pull for analysis

Beyond listening to your clients' overall feedback on this open enrollment season, you'll want to explore key questions, such as:

- How was employee participation?
- Are employee benefits costs and usage balanced?
- How many employees used any decision-support tools provided?
- Did employees contact your HR area or providers for enrollment help or support?
- If you used an enrollment site, how many employees logged in during the enrollment period to review their benefits and make changes?

But these inanimate reports and data aren't the only things worth analyzing. Employee feedback can be extremely useful as well — especially when it comes to analyzing process management and their user experience.

Automated and numerical reports aren't always able to tell you what went right or wrong throughout the enrollment. Your client's employees, on the other hand, have just been on the receiving end of benefits communications, your technical interface, your enrollment support team and more. They may also have thoughts about the benefits that were offered and those that weren't, as well as unique reasons for enrolling or not enrolling in each benefit.

Having your client's employees fill out a survey or a preset evaluation form upon their enrollment completion can be a great way for you to glean and analyze interpersonal insights that won't show up anywhere else.

## Review and update for next year

After completing this analysis, reviewing your takeaways can help you prioritize what you need to change for the next enrollment season. And if a considerable number of employees report a lack of understanding as it pertains to their overall benefits plan, you may want to recommend that your client hold mandatory benefits information sessions before the next enrollment period.

Regardless of the size and scope of these changes, helping your client make prudent updates at this stage can put you in front of the game — ultimately boosting your enrollment readiness in advance of next year's season.

**Contact your Aflac representative to learn how we can partner together to help ensure you get the most out of your enrollments.**





- 1 Mercer. "Health & benefit strategies for 2024 survey report." Published 2024. [Accessed 7.17.25.](#)
- 2 Aflac. "2024-2025 Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published October 2024. [Accessed 7.17.25.](#)
- 3 Benefits Pro. "Rising above rising costs of health care and employee benefits." Published 1.24.24. [Accessed 7.17.25.](#)
- 4 Aflac. "2023-2024 Aflac Workforces Report: Workplace Benefits Trends Executive Summary. Published October 2023. [Accessed 7.17.25.](#)
- 5 Psychology Today. "To Cut Government Costs, Address Mental Illness." Published 1.18.25. [Accessed 7.17.25.](#)
- 6 Gallup. "The Q12: The World's Leading Employee Engagement Survey." Published May 2024. [Accessed 7.17.25.](#)
- 7 Forbes Advisor. "Employee Benefits: The Ultimate Guide." Published 10.4.24. [Accessed 7.17.25.](#)

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