

Preparing for an Unprecedented Open Enrollment Period

Open enrollment following the COVID-19 pandemic will be unlike any other in recent memory. This article explains what employers can expect this enrollment period and how to prepare.

Open Enrollment Trends to Watch

Expect major disruptions to open enrollment this year. From an operational standpoint, COVID-19 might surge in the fall and force states to reclose businesses. From a personnel standpoint, employees may not be comfortable returning if they feel unsafe in the workplace. These are two worst-case scenarios, but they exemplify the multitude of potential disruptors stemming from COVID-19 this enrollment period.

In fact, many organizations are expected to hold entirely virtual open enrollments due to health-related fears. Virtual enrollment has been trending for several years, and the COVID-19 pandemic is helping to solidify its prominence. A virtual enrollment process typically includes an online enrollment platform for selecting benefits, remote meetings between employees and HR, and downloadable benefits resources.

While virtual enrollment will almost certainly be the new standard, it's not necessarily the solution for everyone. Employees' technology skill levels, language barriers and past expectations will all influence what open enrollment looks like across different organizations. It's up to individual employers to decide how to pair virtual enrollment solutions with other resources to meet the unique needs of their employees and the organization as a whole.

Employer Next Steps

Preparation will be the key factor for a successful open enrollment this year. Employers should talk to stakeholders early and prepare to answer any employee questions. Employees will need to know exactly how they will be enrolling, when enrollment is happening and where they can find help. Solidifying this information early will help keep everyone on the same page.

Employers should also review the following strategies and consider how similar initiatives might improve their own open enrollment efforts:

- Confer with management about any operational restrictions that may influence open enrollment (i.e., if in-person staff is limited within the workplace, in-person enrollment is likely not an option).
- Meet with stakeholders to solidify what the enrollment process will look like, including whether it will be entirely virtual, in-person with social distancing or some other combination of strategies.
- Debrief managers early in the enrollment process and encourage them to communicate regularly to employees about the upcoming open enrollment.
- Inform all stakeholders (anyone to whom an employee may reach out about open enrollment questions) about the enrollment process. They should know where to find the answers to any topic, including:
 - Benefits effective date
 - Enrollment period
 - What happens to furloughed employees' benefits
 - How plan contributions work during extended closures

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- Communicate to employees about open enrollment through multiple channels. Consider using videos, mail-home postcards, PDFs and other materials to ensure employees have all the information they need.

While many organizations are finding success with these efforts, they are not the only strategies that work. Speak with Bolton to discuss an open enrollment process that meets the unique needs of your organization.

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