

Open Enrollment Education Opportunities

Open enrollment is a period of time each year when employers permit new employees to enroll in a health plan and allow current employees to make changes to their existing medical coverage. During open enrollment, employees may decide to change plans, add or drop a dependent or add an optional benefit, such as a dental plan.

Employers can assist employees during open enrollment by distributing materials that explain new health options and changes to existing benefits. To help employees select the plan option that best meets their needs, employers should provide information about the following:

- A general summary of what benefits are covered by the plan
- Limits on coverage, as well as limits on coverage for certain conditions
- Pre-existing condition clauses that restrict coverage for a specific period of time
- Coverage for preventive services, procedures and medications
- Prescription drug coverage details
- Cost-sharing (i.e., premium contribution, deductible, copayment or coinsurance requirements)
- Consumer directed and high deductible health plans or other non-traditional plan types

The following are ways for employers to improve their open enrollment communication strategies:

- Communicate frequently with employees regarding their health coverage options, but avoid overwhelming employees with information. Give them ample time to absorb new information, ask questions and express concerns.
- Use simple terms to explain changes.
- Thoroughly explain the goals and rationale of health care benefits to managers and business leaders so they can effectively explain health plans to employees.

- Provide information to employees about the health care providers or networks that will be available to them in new or revised plan options.
- Provide testimonials from other employees about their experiences with changes in health care coverage.
- Use a variety of communication methods, such as the Internet, printed materials and face-to-face discussions.

Some groups of employees may need additional assistance, particularly those with mental or physical disabilities, low

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- Be ready to answer questions and face challenges from employees regarding changes.
- Be honest and direct when discussing health benefits, especially if employees are facing cost increases for their coverage.
- Discuss the “Five Cs” of enrollment with employees: Cost, coverage information, changes to plans, comparisons to last year’s plans and current options.

or fixed incomes, parents of children with special needs and non-English speakers. Without special assistance, these groups may miss open enrollment periods or have large gaps in their coverage.

Article adapted with permission from the National Business Group on Health article “Primary Care and the Medical Home: Promoting Health, Preventing Disease, and Reducing Cost.”