

What's Needed To Put Together Winning Worksite Enrollments

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Published 3/25/2007

Success in a worksite benefits enrollment isn't defined necessarily by premium written. It comes about when the employer, employees, insurance carrier and broker realize they're better off after the enrollment than they were before.

That sounds obvious, but the process of building a successful enrollment is complicated. To help guide the worksite benefits agent or broker through the numerous fine points that need to be addressed, the following list can be useful. It can be used to create a uniform process for all enrollments and to build an environment that allows for improving future enrollments.

Carrier Considerations

Important considerations for carrier selection include:

- Wide product menu.
- Competitive underwriting offer and rates.
- Strong administrative systems to include accurate and reliable bills, prompt policy issuance and delivery.
- Access to underwriters and policyholder service before and during an enrollment, which employers and employees alike will appreciate.
- The ability to be consistent, yet also to go outside the box as needed.

To the enrollment firm showing a consistent ability to deliver to carriers what they want, carriers likewise should also help match enrollment companies and brokers with sales opportunities.

The Employer's Role

It is indispensable to have the commitment of the employer. Accounts should show support for your efforts by:

- Validating the process with access to employees via group and individual meetings.

- During the enrollment, providing internal support from department heads, supervisors and managers who understand the importance of the enrollment.

- Providing administrative support for payroll deductions, policy changes, additions, deletions and accounts payable.

When claims are paid, the employer reaps the recognition of having provided a wonderful benefit to their employees. There isn't any reason why the voluntary benefit package over time can't become the most stable benefit offered as compared to medical, dental and other benefits.

It's important to analyze a new enrollment opportunity thoroughly and to decline to take any case where you cannot reasonably expect to service and maintain the account continually.

Before, during and after the enrollment, a checklist of actions that are needed is a must. Key items in such a checklist include:

Before Enrollment

- Submit the case setup enrollment form to the carrier for approval.
- Confirm date and exact location of group and individual employee meetings.
- Identify any conflicts that would cause employees to be unable to attend meetings.
- Prepare announcement letters, posters, payroll stuffers, product handouts, Power Point presentation and employee interest sheets.
- Determine exact deduction and eligibility dates with the payroll department.
- Obtain employee census data along with departmental lists of employees.
- Train benefit counselors on all aspects of the enrollment.
- Pull together enrollment materials: computers, enrollment software, back-up paper applications, extra brochures and rate sheets, employee log sheet, bills, plan inventory, quote sheets, waiver forms, service request forms and employee files.

During Enrollment

The individual in charge must be sure to:

- Delegate staff to support signup and service functions and be on special alert when an enrollment is taking place.

- Assure that benefit counselors understand how important their role is in the process—e. g., making sure employees don't over-order, as one might from a restaurant menu, and later regret being unable to afford all that they selected.

Post-Enrollment

One tool that I have found useful is to keep a historical log of all enrollments. It's an informative journal that can help guide you in managing your business and looking to the future. A log could include:

- The year of each enrollment along with the number of employees in the company and how many were actually seen by a benefit counselor.
- Number of applications and the amount of premium written per product line.
- Compensation generated from each product line.
- Average annual premium written per employee seen.

Another list the enrollment professional will find helpful is a record of important dates to track. This will include:

- Employer, number of employees, date enrolled last year and projected enrollment date in current year.
- Dates for sending each reenrollment request to the carrier, along with the latest employee census.
- Dates for sending a deduction list to payroll, along with payroll confirmation that deductions are acceptable.
- Deadlines for forwarding applications to carriers.
- Deadlines for carrier acknowledgements of receiving the applications.
- Deadlines by which time the carrier must issue policies.
- Projected dates for payment of commissions.

For brokers, partnering with a worksite enrollment company can help better serve clients. Any potential risk to existing relationships with clients is mitigated by due diligence in allying with an enrollment company with a proven track record and the commitment and integrity you need. Value added services (like benefit statements) will enhance the bond with the employer, helping to sustain a long-term relationship.