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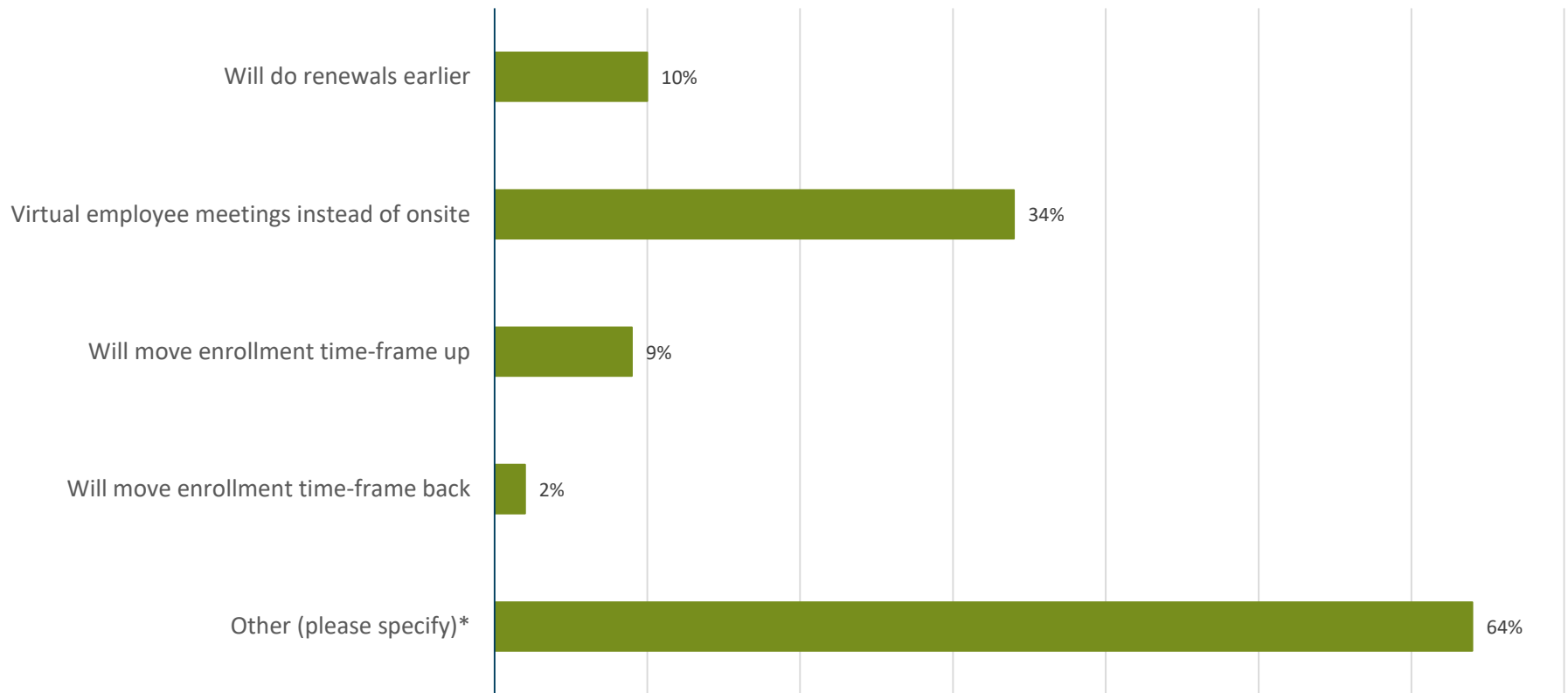
PULSE SURVEY
OPEN ENROLLMENT

We are committed to understanding and anticipating our network's needs - especially during times of uncertainty. To help gauge observations, experiences and expectations surrounding the Coronavirus pandemic, we executed a Pulse Survey series.

This presentation presents results from the Open Enrollment pulse survey.

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SURVEY RESPONSES

Has the Coronavirus pandemic changed your approach to this year's open enrollment?

Question Type: Multi-Select ● Answered: 60 ● Skipped: 0

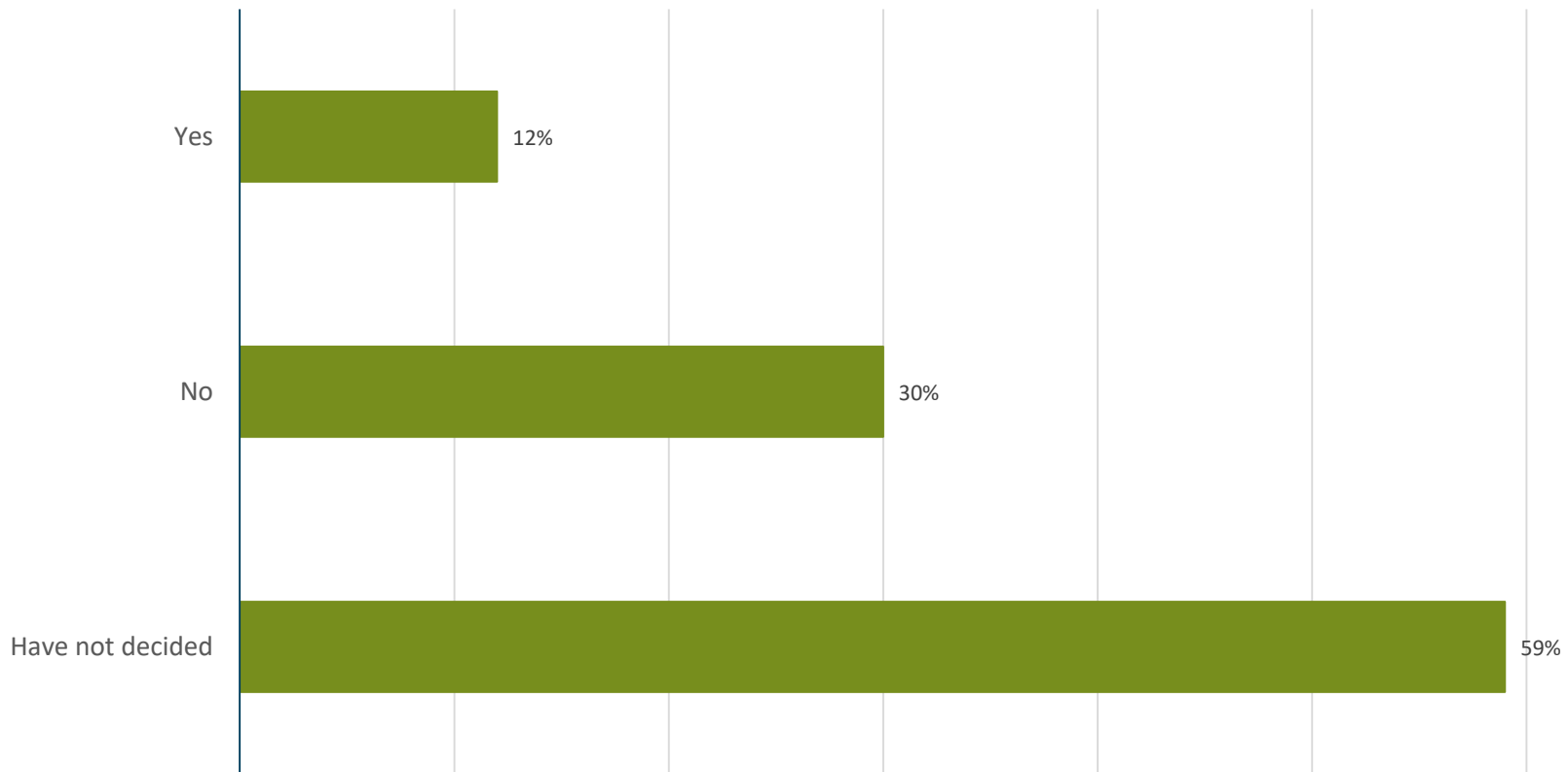| Response	Percentage
Will do renewals earlier	10%
Virtual employee meetings instead of onsite	34%
Will move enrollment time-frame up	9%
Will move enrollment time-frame back	2%
Other (please specify)*	64%

See Appendix A for the key response trends in the 'Other (please specify)' selection.

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

Do you plan to expand your voluntary product offering to meet new employee needs?

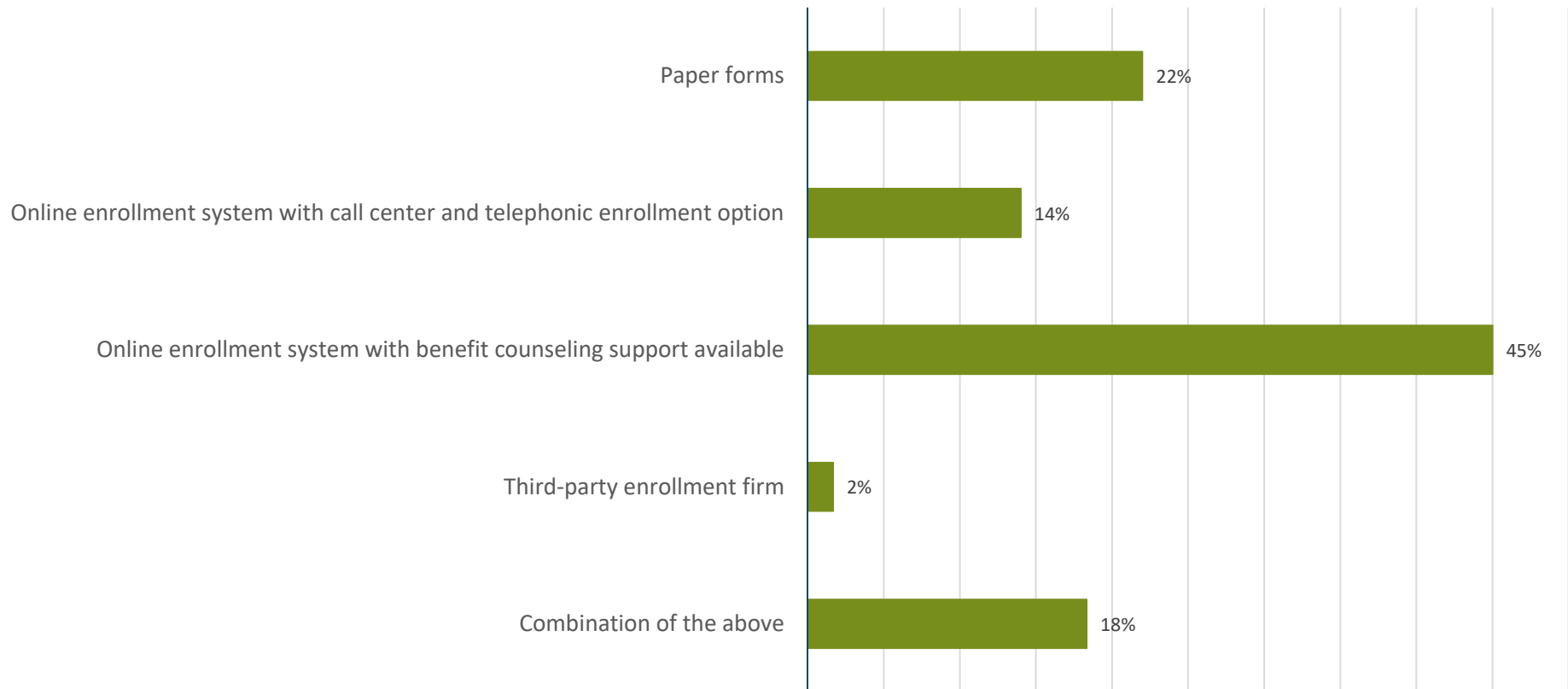*Question Type: Multi-Select* ● *Answered: 60* ● *Skipped: 0*

Response	Percentage
Yes	12%
No	30%
Have not decided	59%

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

How do employees complete their open enrollment?

Question Type: Single Select ● Answered: 60 ● Skipped: 0

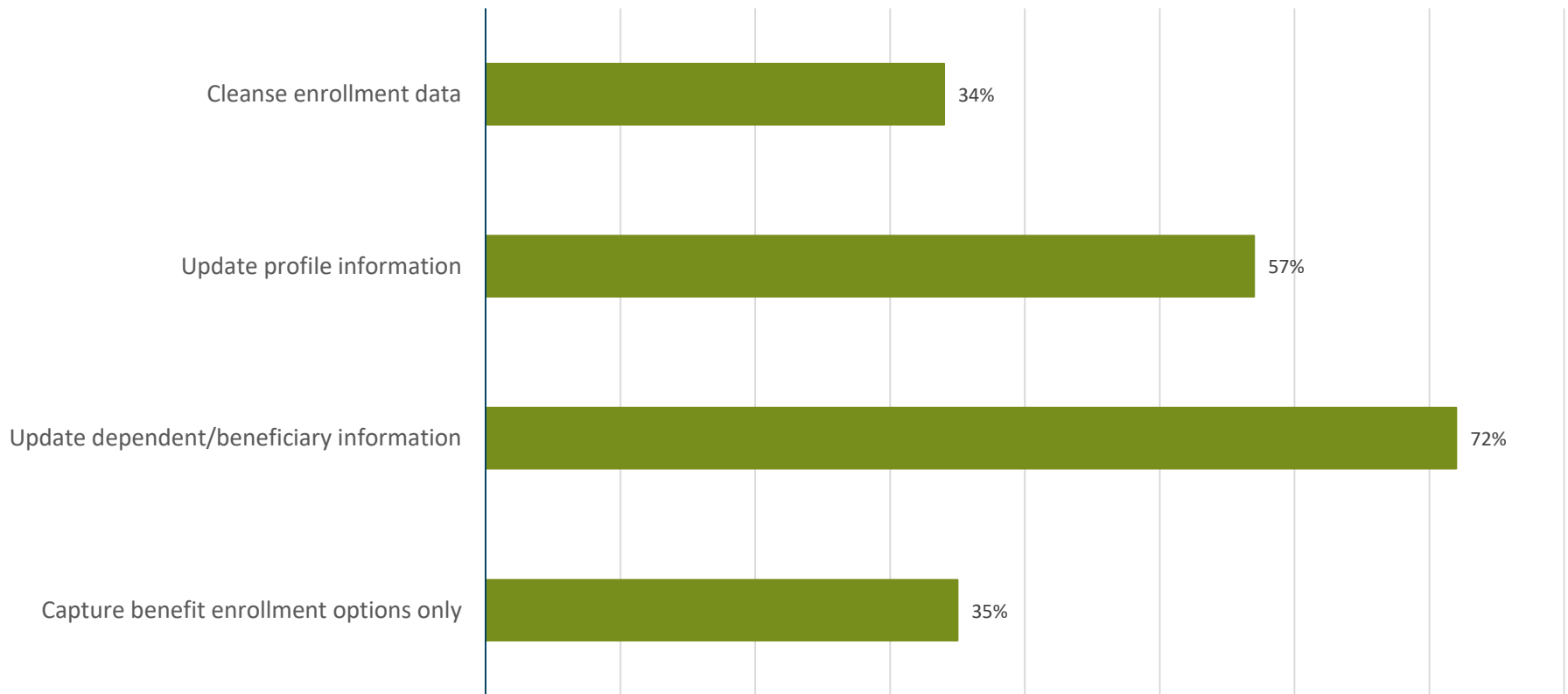| Response	Percentage
Paper forms	22%
Online enrollment system with call center and telephonic enrollment option	14%
Online enrollment system with benefit counseling support available	45%
Third-party enrollment firm	2%
Combination of the above	18%

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

Do you use open enrollment as an opportunity to:

Question Type: Multi-Select ● Answered: 60 ● Skipped: 0

| Category	Percentage
Cleanse enrollment data	34%
Update profile information	57%
Update dependent/beneficiary information	72%
Capture benefit enrollment options only	35%

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

Would you consider using a podcast or video presentation format for open enrollment?
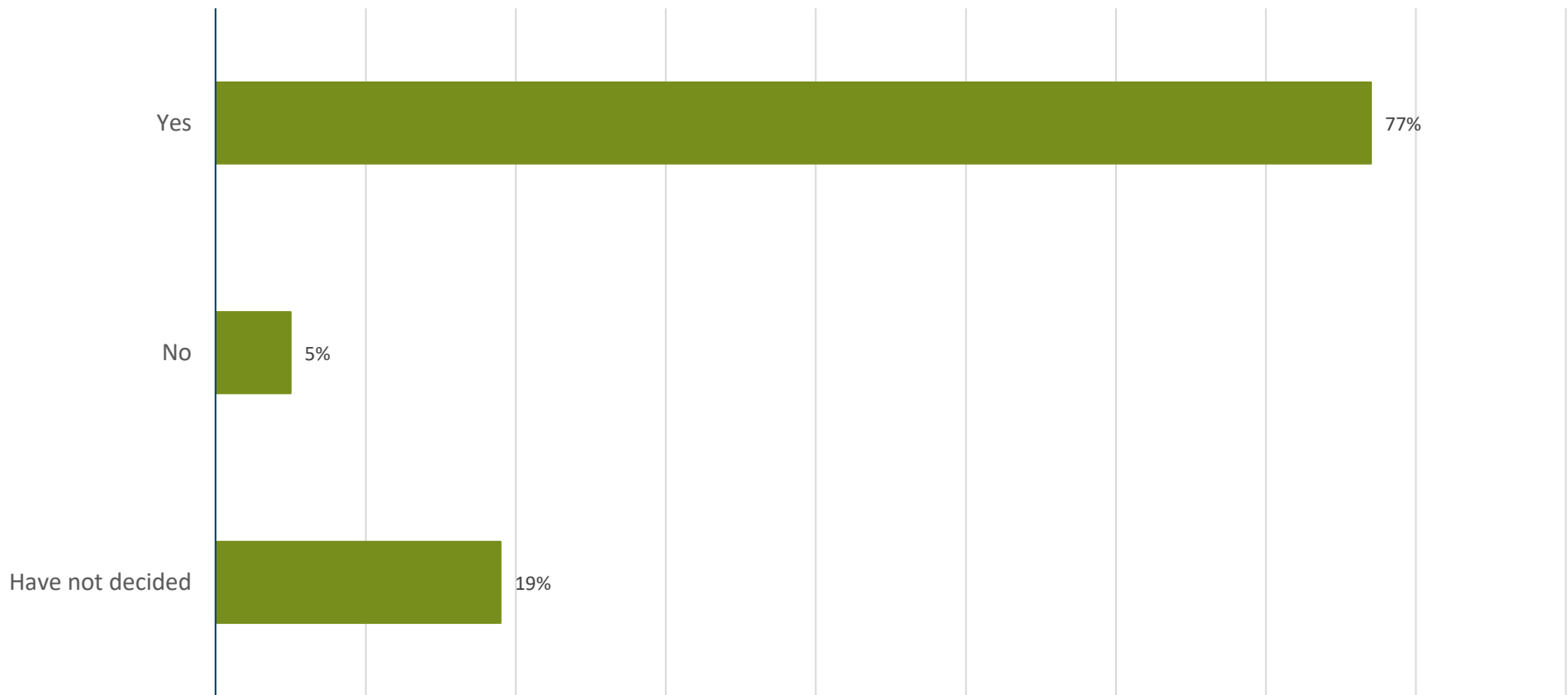
Question Type: Single Select ● *Answered: 60* ● *Skipped: 0*
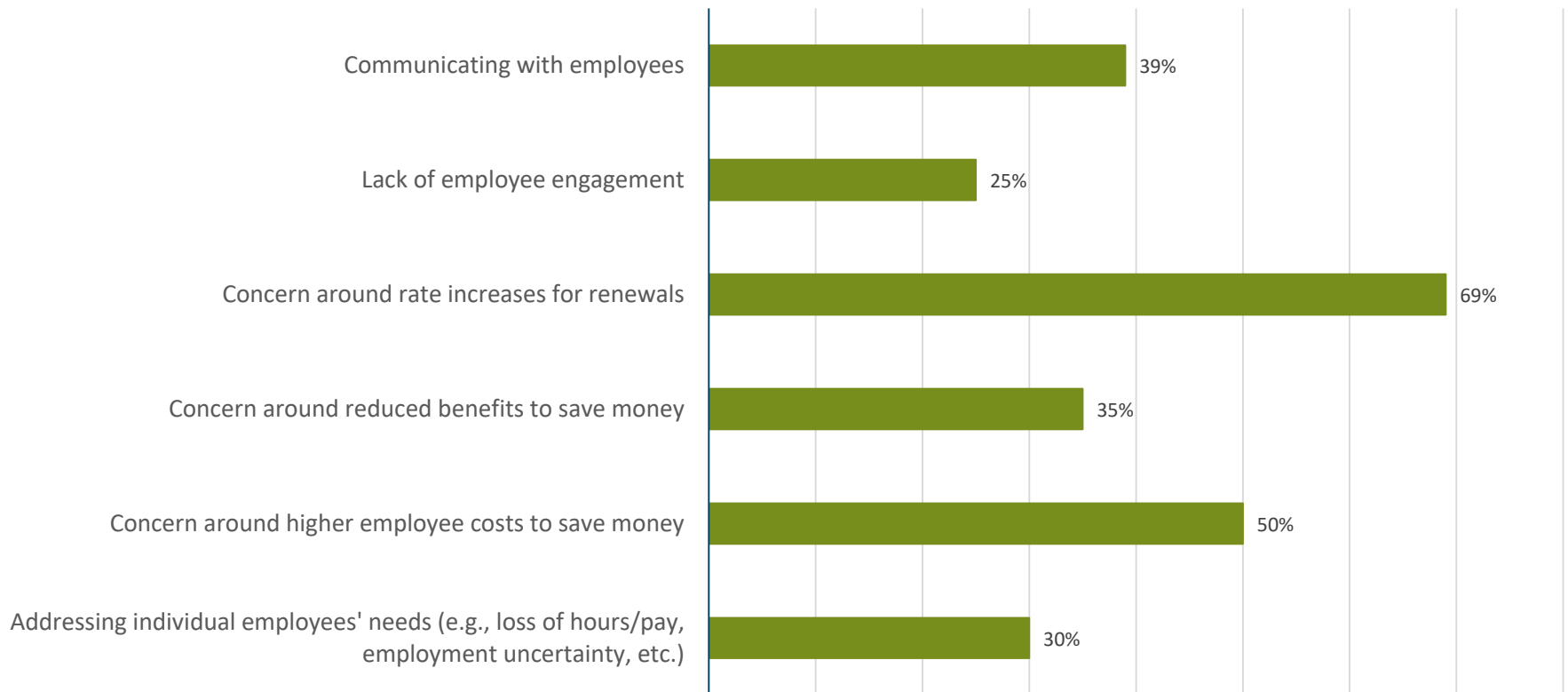
Response	Percentage
Yes	77%
No	5%
Have not decided	19%

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

What do you anticipate to be your biggest challenges around open enrollment due to the pandemic? (select all that apply)

Question Type: Single Select ● Answered: 60 ● Skipped: 0

Response	Percentage
Communicating with employees	39%
Lack of employee engagement	25%
Concern around rate increases for renewals	69%
Concern around reduced benefits to save money	35%
Concern around higher employee costs to save money	50%
Addressing individual employees' needs (e.g., loss of hours/pay, employment uncertainty, etc.)	30%

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

Open enrollment is an annual opportunity to engage with employees on their benefits. Do you plan to do anything different this year from a communications and employee engagement standpoint?

Question Type: Free Text ● *Answered: 52* ● *Skipped: 8*

33 respondents are unsure or have not planned for differences	12 respondents do not anticipate differences in communication and engagement	17 respondents expect differences with the majority moving to some form of digital communication

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SURVEY RESPONSES

Are there other ways you believe the pandemic will affect your open enrollment planning and process?

Question Type: Free Text ● *Answered: 43* ● *Skipped: 17*

Key Takeaways

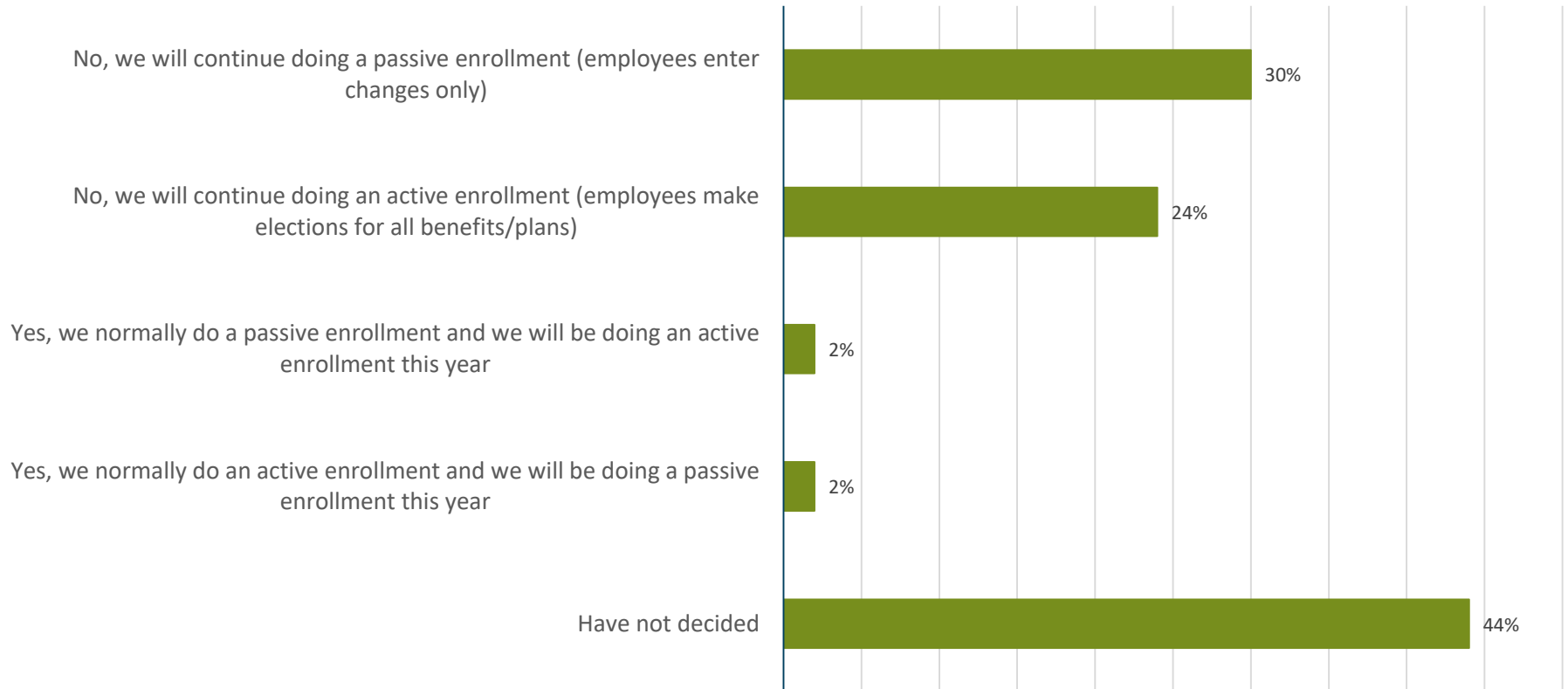|		
20 respondents stated they did not see other impacts at this time	Some concern expressed in replacing traditional group benefit meetings	Some planning concerns around uncertainty of Coronavirus

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SURVEY RESPONSES

Does your firm plan to conduct open enrollment differently this year?

Question Type: Single Select ● Answered: 60 ● Skipped: 0

Response	Percentage
No, we will continue doing a passive enrollment (employees enter changes only)	30%
No, we will continue doing an active enrollment (employees make elections for all benefits/plans)	24%
Yes, we normally do a passive enrollment and we will be doing an active enrollment this year	2%
Yes, we normally do an active enrollment and we will be doing a passive enrollment this year	2%
Have not decided	44%

All response percentages have been rounded up to the nearest whole number.

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SURVEY RESPONSES

What is your industry?

Question Type: Single Select ● *Answered: 60* ● *Skipped: 0*

26 Industries

Highest Responses:
Legal (10%)
Manufacturing (8.33%)
Non-Profit (8.33%)
Business Professional Services (6.67%)
Education (6.67%)
Healthcare/Medical (6.67%)
Real Estate (6.67%)

Accounting	**Finance/Banking**	**Pharmaceutical/Chemical**
Advertising	**Government/Military**	**Real Estate**
Aerospace/Aviation/Automotive	**Healthcare/Medical**	**Rental**
Agriculture/Forestry/Fishing	**Insurance**	**Retail**
Business/Professional Services	**Legal**	**Technology**
Construction/Home Improvement	**Manufacturing**	**Telecommunications**
Education	**Mining**	**Transportation/Distribution**
Energy	**Non-Profit**	**Wholesale**
Engineering/Architecture	**Oil & Gas**	

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SURVEY RESPONSES

Participating Companies

Question Type: Free Text ● Answered: 60 ● Skipped: 0

**59
Companies
Represented**

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RESULTS SUMMARY

Important Considerations & Findings

Approaching Open Enrollment (OE)

- Over **76%** of respondents use an online enrollment system

- In addition to capturing benefit enrollment options, most respondents use OE to update beneficiary/dependent information, cleanse enrollment data, or gain updated employee profiles

Exploring New Benefit Communication Methods

- Over **76%** of respondents would consider a video or podcast format for OE presentations

- **3** respondents would not consider podcast or video while **11** are undecided

Changes in Conducting Open Enrollment

- The top three reported challenges around OE are rate increases for renewals, higher employee costs to save money, and communicating to employees

- **26** respondents have not decided if they will be making changes to their type of enrollment

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APPENDIX

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APPENDIX A

Has the Coronavirus pandemic changed your approach to this year's open enrollment?

Key Response Trends for 'Other (please specify)'

No changes anticipated:
18 respondents

Too early to tell or uncertain at this time:
15 respondents

Other considerations:
- Avoidance of costly changes
- Reconsidering rolling out new plans
- OE not affected for 2020
- Virtual meetings
- State limits on group gatherings

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