
LifeHealthPRO

7 ways to ease the adoption of enrollment technology

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Time is money. The more hours brokers pour into resolving customers' day-to-day plan-administration challenges, the less opportunity they have to make sales. That's why enrollment technology can be so important, as it offers increased billing accuracy and helps prevent the problems that can arise from working off a paper-based system.

Beyond allowing for more time to focus on sales, this **technology** has the potential to help increase enrollment and contribute to customer retention. Putting this technology into place is a significant undertaking and places a burden on employers during the implementation process. But once the system is established, customers are generally less likely to take on the inconvenience of switching to another carrier.

Automated systems offer a better customer experience as well, significantly reducing headaches customers face when offering a group insurance plan. Enrollment technology can help keep member records up to date and streamline updates if, for example, an employee is terminated or would like to change beneficiaries. This also helps with billing accuracy.

Additionally, storing plan information electronically gives employers peace of mind because electronic data is easily tracked and more reliable than paper forms, which could be lost or destroyed.

Success factors

It is important to keep in mind that life insurance plans are complex and multifaceted, demanding more than a one-size-fits-all approach for enrollment technology implementation. Technology needs to be set up to address the nuances of each group plan.

Success factors, ranging from when to offer customers a technology solution to how to guide customers through the implementation process, will help brokers maximize the enrollment technology opportunity. Here are 7 factors to keep in mind.



Don't underestimate the power of strong customer relationships.

Relationship-building on the broker's part plays an important role. Identifying specific needs enrollment technology can address is imperative to plan automation success. Additionally, brokers will be better poised to educate customers on the technology's benefits if they have a solid understanding of their challenges.



Mine for cues that indicate a need for enrollment technology.

Identifying if customers are satisfied with new-hire enrollment or the timeliness of carrier bills and whether they get updated payroll feeds can help brokers determine if automation technology is an appropriate solution. Companies with 250 lives to 40,000 lives overall would be a target for this technology solution. Companies insuring between 500 and 1,000 lives are a bull's-eye, as larger companies generally tend to contract the automation of all benefits to a professional employer organization, or PEO.



Stick to what you know.

Brokers should focus on the high-level: understanding what the technology does, what is needed to make the system run effectively and how the customers will benefit. The carriers will get into the details. This will help ensure **customer expectations** align with what is possible from a technical perspective. It may be helpful for brokers to get familiar with just a handful of carrier offerings instead of the full industry spectrum.



Be transparent.

No matter what challenge the technology will address, the most successful brokers fully **educate** their clients on the upfront investment needed to get the system up and running. This investment is critical to reaping maximum benefits down the road.



Let the carrier be your wingman.

Once brokers whet the customer's appetite for plan automation technology, the carrier will do the lion's share of the work. They'll manage customer expectations at the beginning of the process by sharing implementation timelines, providing demonstrations and offering customer training. Their field staff will connect with the customer through an in-depth technical conversation at the onset to help determine project details.

(AP Image/Paramount Pictures)



Get it right from the start.

Few aspects of implementing plan automation technology are more critical than inputting quality data from the start. Without it, customers could struggle with delayed enrollment for new hires and even lower participation rates. Because customers will be supplying the data, it is imperative they understand how important quality and accuracy are during this step. Brokers can help support carriers in achieving this by reiterating its importance and applying their more in-depth understanding of the customer's business.



Keep in touch.

Although the carrier will be driving implementation, it is a best practice for brokers to check in with customers on a weekly basis as the project unfolds to ensure the process is running smoothly and questions are answered. For more arduous administrative tasks, brokers can consider offering up any available staff from their offices to assist. This will help keep the project moving and demonstrate the broker is a true partner. Once the implementation process is complete, brokers should check in a couple of times each year — during open enrollment and after.

What it all comes down to is pinpointing when the **customer** has a need for enrollment technology, being upfront about the challenges of automating such a complex product offering and getting the right team in place to create systems that work for each customer's specific needs. Successfully guiding customers through this process can lead to more solid customer relationships, greater employee enrollment and additional time for brokers to focus on selling.