

The first step of enrollment readiness: Setting the stage to create an optimal benefits strategy



Enrollment season can be one of the busiest times of the year. But busy doesn't have to mean stressful. When it comes to getting — and keeping — clients grounded in the process, you know that it all starts with the benefits plan.

The benefits plan is at the core of every open enrollment season — without it, there is no enrollment. And while your clients may be eager to repeat what they did last year, you see each year as an opportunity to make their benefits program much better, for their business and their employees.

Here are some go-to strategies to keep clients engaged in annual benefits and enrollment planning:

1. Show them what's happening in the market.

Changes in health care happen every year, not just for your clients' companies, but nationwide. With fierce competition in the job market, plus changes in workforces, work hours and work locations, benefits packages must be the best your clients can offer.

Employers are having to balance their own rising health care costs while seeking to enrich benefits packages and better meet employees' needs. A recent survey by Mercer found that 64% of employers planned benefit enhancements for 2024.¹

With such tight budgets for their benefits, studying the market is essential, but your clients might not make time for it. Instead, they likely rely on your expertise to provide them guidance in emerging trends and how to spend their benefit dollars wisely.

2. Get granular about their workforce.

Market data and trends are important, but another wealth of knowledge can be gleaned by assessing a client's behavioral health needs. Almost half (44%) of employers are conducting claims analyses to better understand what services employees are using, how they're using them and for what reasons. This type of analysis can both provide an indication of the behavioral health issues in the population and identify gaps in benefit utilization across different employee segments, helping to inform future strategy.¹

These surveys can reveal misalignments between where your clients and their employees are. Because while 79% of employers think employees understand health care costs, only 48% of employees say they do.³ More importantly, only 50% of employees could pay more than \$1,000 in out-of-pocket medical costs.² By reviewing their own employee data, you can help your clients see how well their thoughts align with their employees.



With five generations currently in the workforce, it's also important to note the different age brackets of your client's employees, as each generation has different needs and approaches to work, benefits, and enrollment communications and strategies.

For example, compared to other generations, millennials are most likely to want to work with a benefits advisor when making their benefit selections.² Taking all of this information into account will help you and your clients design employee benefits plans that are customized to each client's workforce.

3. Have them take the lead in prioritizing their benefits goals.

Odds are your clients have ideas about the benefits-related goals they want to achieve, but they depend on you to help define and prioritize them. Your ongoing conversations about the market, their workforce and goal-setting will help unveil areas where clients want to focus on improvements so you can then dive into how to get there.

4. Help them evaluate — or reevaluate — their tech needs and how that will impact the benefits they choose.

Tech can be intimidating. Clients may heavily rely on you to understand which tech products and practices best serve the benefits goals they've set and seamlessly integrate with the carriers you recommend. The enrollment technology your clients use can influence decisions regarding the carriers and plans that end up in the final benefits package — making tech central to your clients' decisions, not simply a vehicle for capturing employee selections. Working with your clients to compare tech options and the processes involved with each will help save time, money and other resources in the long run.

5. Show them how the inputs translate into the output.

The strategies here can make it easier to help keep your clients actively engaged in identifying their goals and the must-have considerations for the benefits program you create. When you come back to them with benefit and carrier recommendations, they can trust you've curated the optimal mix that will help actualize their goals.

¹ Mercer. "Health & benefit strategies for 2024 survey report." Published 2024. [Accessed 4.15.25.](#)

²Aflac. "2024-2025 Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published October 2024. [Accessed 4.15.25.](#)

³ Benefits Pro. "Rising above rising costs of health care and employee benefits." Published 1.24.24. [Accessed 4.15.25.](#)

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