

# Best Practices for Communicating Benefit Changes to Your Employees

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Think back to your first days as a human resources professional. You probably heard the phrase, “Our people are our most important resource,” from someone at your organization. It was true then, and it’s true today. Any business succeeds or fails on the strength, productivity, and happiness of its employees.

Fundamentally, all of your work as a benefits professional comes down to helping the people in your organization do their best work. It’s easy to get frustrated by yet another year-over-year hike in premiums or a wellness program in which only your healthiest members participate. It’s even easier to feel disappointed when your hard work to roll out a new benefit program or optimize your plan offerings goes unnoticed by your population. Or worse yet, the plan changes spark controversy and members are upset.

The best benefit leaders are also great communicators. According to the annual Willis Towers Watson Best Practices in Health Care Employer Survey, the vast majority of employers are using communication strategies to shore up their benefit strategies:

- **66-67% are using communications to promote high-performance networks and centers of excellence**
- **86% are communicating with members about telemedicine benefits**
- **100% report using member communications to encourage the use of medical expert opinion programs**

It’s by far the most popular strategy for ensuring that members are getting the help they need, utilizing their benefits appropriately, and engaging in the programs that make a difference.

If you’re not using marketing techniques and tactics to reach members, you might be missing out on employee engagement. In this whitepaper, we’ll discuss best practices that Artemis Health clients and other HR and benefits leaders are using to ensure members truly understand and engage with their benefits.



*Effective, targeted, and thought communication with members is the key to rolling out benefit plan design changes and updates.*

## Strategy #1: Communicate Choice



Employees are the consumers of your benefits package, and consumers love having choices. According to a study by the Employee Benefits Research Institute, most employees believe their companies do a good job of choosing a health insurance plan. But they also feel choice is important.



*“Eight in 10 say it is extremely (41 percent) or very (39 percent) important for their employer to offer them a choice of health plans.”*

So even if you find yourself having to make plan changes that might be unpopular or confusing to employees, you can still offer a great selection from which to choose. For example, many employers are adding High Deductible Health Plans (HDHPs) to give employees the choice of lower premiums at a higher out-of-pocket costs. You can mitigate the perceived higher cost of plans like these by contributing to employee’s HSAs, offering incentive accounts, and making sure those who sign up are aware of the tax benefits of an HSA. As an article in Employee Benefits News points out, employees believe HDHPs are more expensive for them. This isn’t always the case, and it’s up to benefits teams to help employees understand the difference and do the math.

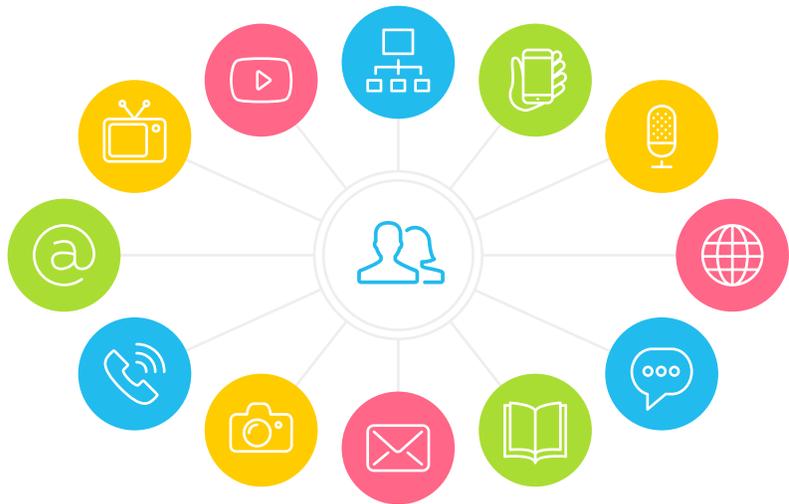
HDHPs also appeal to employees who use their benefits less (like younger and healthier workers) who may be over-insured under a PPO or HMO. Your communications strategy can focus on those who will appreciate lower premiums and aren’t as concerned with out-of-pocket costs. Your team should educate these members on the ins and outs of both plans, the real-world costs they’ll face annually or in the event of a common illness, and how to maximize their participation in any plan they choose.

## Strategy #2: Multi-Channel Communication

Targeted, thoughtful communication can ease employees' minds as you make strategic changes to their benefits. It's up to you to turn your employees into educated consumers on healthcare and financial wellness. This is especially important as baby boomers reach retirement age and millennials become the largest cohort of members.

Speaking of boomers and millennials, these are two very different audiences. In the world of marketing, you'd reach them with different headlines, messaging strategies, and "channels," or methods of communication. Think about a consumer product, like shampoo. If you were selling shampoo to a younger demographic, you might try sponsored influencer videos on Instagram or Snapchat. But your average Baby Boomer is much more likely to see a shampoo ad during primetime TV or in a magazine.

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You can harness these same strategies to maximize your benefit communications and arm your members with the information they need to make great decisions.

Your first step? Move beyond the benefits booklet. Think about all the many ways you can reach your employees with targeted communication:

- **Email blasts**
- **Webinars**
- **Lunch & Learns**
- **Social media**
- **Videos**
- **Online tools and resources**
- **Text messages**
- **Mailers and breakroom posters**
- **Carrier communications**
- **In-person trainings**

Don't be shy about multiple channels and repeated messaging. Just like you, these folks are used to skipping past internal company-wide emails in their inbox and ignoring long documents attached to emails.

Digital channels can also help you reach remote workers and encourage deeper engagement with their benefits. This is especially key as you roll out plan changes and adjustments—let your employees know your team is looking out for them, and making benefit changes that are good for them and their families.

### Strategy #3: Ask for Feedback



*Any business succeeds or fails on the strength, productivity, and happiness of its employees.*

There is one simple way to keep employees at the heart of your benefits communication strategy—ask for their feedback. Get a sense for what employees are willing to compromise on vs. what will be a deal-breaker for them. For example, you might find employees are willing to give up reimbursed gym memberships if you create a fitness center in the office. Or you may find your new wellness program isn't working for the Atlanta office because their team is understaffed and unable to participate. You might find that you have three employees who really need access to a certain hospital network because they're remote employees in a rural area without other options.

One study found that 20% of employees would surrender some health benefits for higher wages. Though this isn't a tactic most enterprise-level employers would ever consider, it does show that employees are flexible, reasonable, and understanding when it comes to the challenges of providing benefits.

There are lots of ways you could ask for feedback from employees: anonymous surveys, informal interviews, focus groups, and even just one-on-one. Surveys are a favorite tactic, since they're easy to roll out and reach a wide audience and segment of your population. You could even open a survey to dependent members on your plan. A great survey not only helps you understand what your member population really wants, but it will also help you craft targeted messaging to get your employees on board with your strategic decisions.

## Final Thoughts

Effective, targeted, and thoughtful communication with members is the key to rolling out benefit plan design changes and updates. While you focus your efforts during Open Enrollment, keep tabs on your members' needs and level of understanding throughout the year. Get buy-in from the top by looping in the C-suite, VPs, directors, and managers to help you reach every level in the organization. Make sure you're tailoring your message to your audience and their preferred communication channel.



After all, you've dedicated your career to human resources because you care about the people you work with. To you, they're not just your "population" or "plan members." They aren't medical claims or ER visits per thousand or participants in a wellness program—they're your colleagues.



The Artemis Platform makes it easy to find insights with benefits data.  
Get in touch to learn more.



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