

Employers Face Oct. 1 Deadline to Explain Health Insurance Options (7 Tips to Spread the Word)



This year, the traditional open enrollment season for health benefits coincides with the rollout of massive changes driven by the Affordable Care Act (ACA).

It's true that the Obama administration granted employers a one-year delay (to the start of 2015) to either "play-or-pay" on employee health insurance. And while the employer mandate was delayed a year, the law still requires employers to [inform employees about their coverage options by Oct. 1](#). That includes the ability to buy insurance through state-based exchanges. [Model notice language](#) is available [on the DOL's ACA portal page](#).

What if your company doesn't send out the notice? Initially, there was talk that non-compliant employers would be hit with [\\$100 per day fines](#). But the U.S. Small Business Administration [announced](#) this week in a "Myth vs. Fact" blog posting that "there is no fine or penalty under the law for failing to provide the notice."

So far, few employers are responding well to this unique benefits communication problem. According to a new Aflac survey in late August, about two-thirds of employees say their employers haven't communicated changes coming to 2014 health plans as a result of the ACA.

In the Aflac survey, 74% of employees said they don't understand everything that is covered by their insurance policies ... and they expect it to get worse with the ACA kicking in.

If you haven't already, get with your insurance broker or carrier to comply with the Oct. 1 ACA's employee notification requirements.

Open Enrollment: 7 Smart Ways to Spread the Word

Studies show that employees are much more satisfied with their benefits if their employers do a good job of communicating the details. This is true even if the benefits themselves aren't as good.

Don't just drop benefits booklets on employees' desks and shoot out an annual email. With benefits election openenrollment season arriving, here are seven tips to help you communicate benefits, increase participation and cut down on basic employee questions:

- 1. Tailor different communication for employees in different life stages.** Young singles need different kinds of insurance than do parents or preretirement employees. Each of those groups likes to receive benefits information in different formats. Younger workers like to get everything online, while baby boomers tend to prefer paper. So offer them both ways.
- 2. Make benefits messages pop.** Repurpose old messages by tacking on engaging headlines and by delivering them via video, podcasts and email blasts. If you capture employees' interest, they're more likely to pay attention.
- 3. Use scenarios in your messages.** Example: "If you have allergies and frequently visit your doctor, here's how Insurance A performs versus Insurance B."
- 4. Create a Web portal** for benefits information so employees can access it anytime. Include information about life events in the form of questions and answers. Example: "How will I add my new baby to my insurance?"
- 5. Hold group meetings** to explain your benefits and answer employees' questions. Ask your benefits providers and brokers to work on site with employees and to contribute materials for your communication campaign.
- 6. Offer employees a chance to meet one-on-one** with benefits consultants to discuss personal needs.
- 7. Communicate about benefits all year long**—not just during open enrollment. Employees pay more attention to information if it comes when they need it. You never know when they'll need it.