Benefits Insights

Metrics That Matter During Open Enrollment

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Most open enrollment evaluations happen after enrollment has ended. While post-enrollment analysis provides valuable insights, monitoring key metrics throughout the enrollment period can reveal real-time opportunities to enhance the employee experience. By tracking enrollment activity in real time, employers can gain visibility into employee engagement, communication effectiveness and technology performance. This timely insight can help inform adjustments that support employees as they make important benefits decisions.

The availability of enrollment metrics may vary depending on how benefits enrollment is administered. Employers using a benefits administration platform often have access to detailed reporting and real-time enrollment analytics, while organizations relying on paper enrollment processes or carrier-direct enrollment may have more limited visibility. In those cases, employers can still monitor participation levels, employee questions, meeting attendance and other indicators to evaluate the effectiveness of their enrollment efforts.

As benefit costs continue to rise, open enrollment remains an important time for employees to review their coverage and assess their financial protection needs. The following metrics can help employers evaluate the effectiveness of their open enrollment strategy and identify ways to strengthen outcomes throughout the enrollment process.

Participation rates can provide valuable insight throughout the enrollment period, not just at its conclusion. Comparing actual completion rates against expected enrollment benchmarks can help reveal differences in participation across employee populations. Key indicators may include enrollment completion rates, finalized elections and participation trends by location, department or employee segment. Employers using benefits administration platforms may also be able to monitor employee login activity and other real-time engagement metrics.

Early participation data can offer a clearer view of employee engagement and the effectiveness of enrollment communications. It can also help employers determine whether additional outreach or reminders may be beneficial before enrollment closes.

Enrollment Experience

Enrollments that are started but not completed can point to areas where additional support, communication or system improvements may be beneficial. For employers using digital enrollment platforms, factors like enrollment abandonment rates, lengthy enrollment sessions, password reset requests and technical system errors can help identify barriers within the enrollment experience. Employers using paper or carrier-direct enrollment may instead monitor help desk inquiries, employee questions, incomplete forms and outstanding evidence of insurability requirements.

Tracking these indicators throughout enrollment can help address concerns and support employees as they move through the process.

Employee Decision-Making

A completed enrollment does not always mean an informed enrollment. Employee engagement with educational resources and decision-support tools may be reflected in metrics such as:

- Decision-support tool utilization
- Plan comparison activity
- Plan migration trends
- Voluntary benefit election rates

These measures can provide valuable insight into employee understanding and benefit selection behaviors. When detailed decision-support reporting is unavailable, employers may instead evaluate plan election patterns, benefit migration trends and employee feedback to better understand enrollment decisions.

Communication Effectiveness

Even the strongest benefits strategy can have a limited impact if employees do not engage with the information provided. Organizations with digital communication and enrollment tools may be able to monitor metrics such as email open and click-through rates, text message engagement, benefits website traffic, video views, resource downloads and responses to outreach campaigns to help measure communication effectiveness. Employers without access to these analytics can still evaluate communication effectiveness through employee surveys, attendance at informational meetings, questions submitted during the enrollment process and overall participation trends.

Low engagement does not necessarily indicate a lack of interest. It may suggest that employees are receiving information through channels that are less effective, at times that are less convenient or in formats that are difficult to digest.

Monitoring available engagement indicators throughout enrollment can provide useful insights into how communication strategies are resonating with employees and where adjustments may improve results.

Educational Engagement

Many employers offer webinars, meetings or virtual benefits fairs during open enrollment. Registration numbers provide only part of the picture. Additional measures may include:

- Attendance rates
- Session completion rates
- Questions submitted during meetings
- Follow-up resource utilization

Together, these metrics can help indicate whether benefit education efforts are supporting employee decision-making and meaningful engagement.

Conclusion

While post-enrollment analysis remains important, monitoring key metrics throughout the enrollment period can help employers identify opportunities to enhance the employee experience in real time. This can help employers evaluate how well their enrollment strategy is performing and where additional support, communication or education may enhance the employee experience.

The specific metrics employers can track vary based on enrollment technology and reporting capabilities. Organizations can use the data and feedback to improve engagement, communication and employee decision-making throughout open enrollment.

Contact us for more open enrollment resources.

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