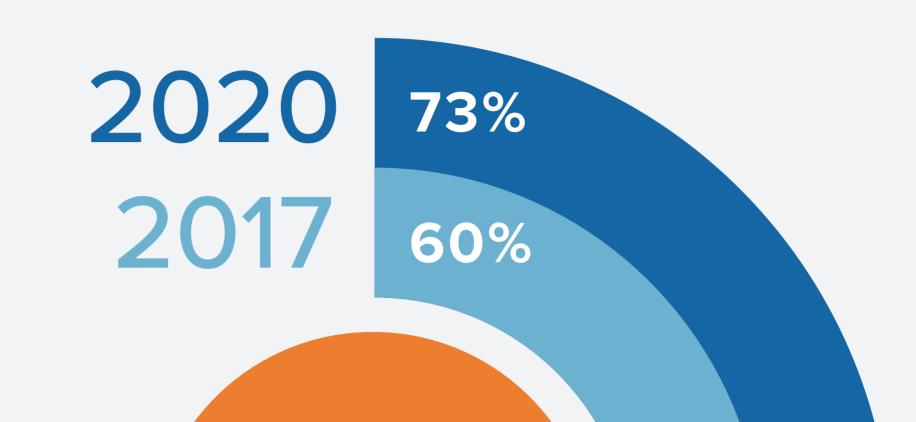
# RGA 2020 GROUP OPEN ENROLLMENT MARKET PRACTICES SURVEY

## THE MARKET TODAY

More insurers are using third-party benefit administration technology to handle open enrollments and that is leading to changes in how employers and insurers manage them.

RISE OF BENEFIT ADMINISTRATION PLATFORMS:



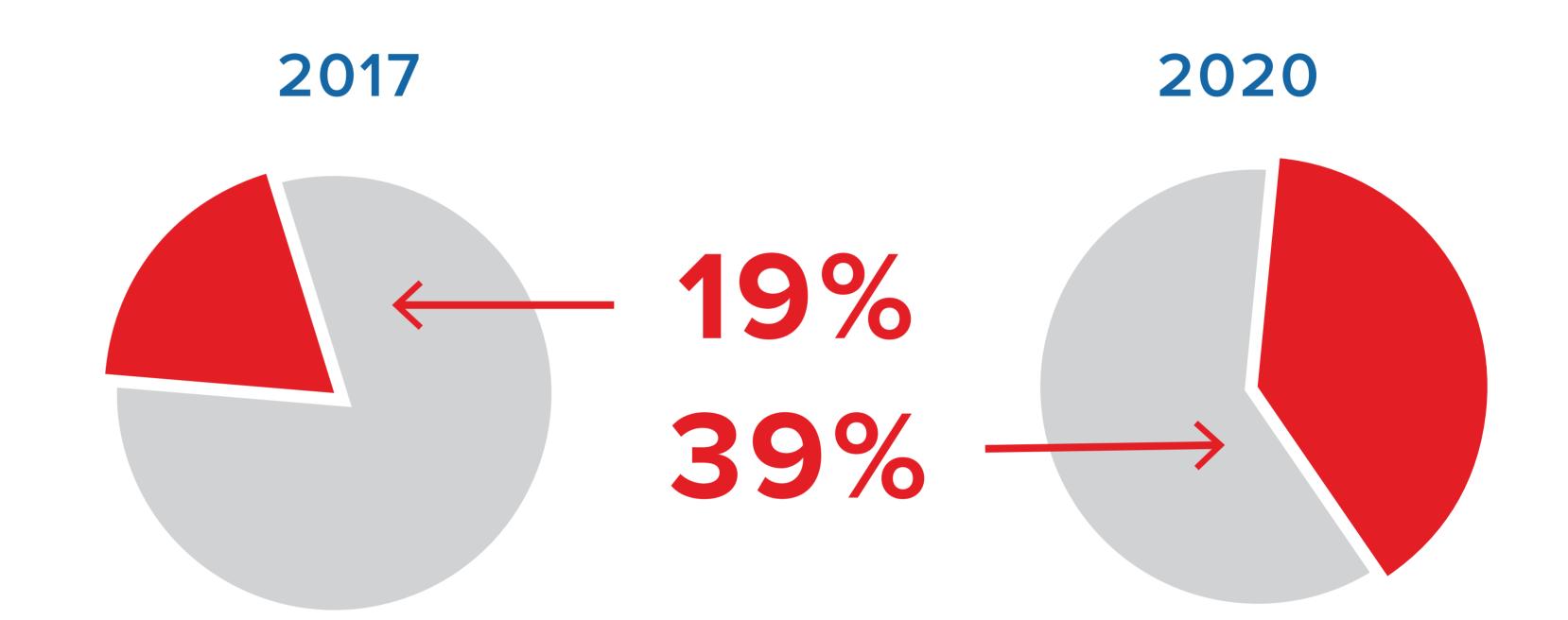
Percentage of employers relying on technology platforms to conduct open enrollments.



### WITH MORE TECHNOLOGY, COMES . . .

#### **1. MORE TRACKING**

Percentage of companies tracking participation levels before and after enrollment leaps forward.



#### **2. GREATER ENROLLMENT IN NON-TRADITIONAL PRODUCTS**

Digitization and lower costs could be contributing to greater awareness of voluntary products and helping increase enrollment in these non-traditional offerings.

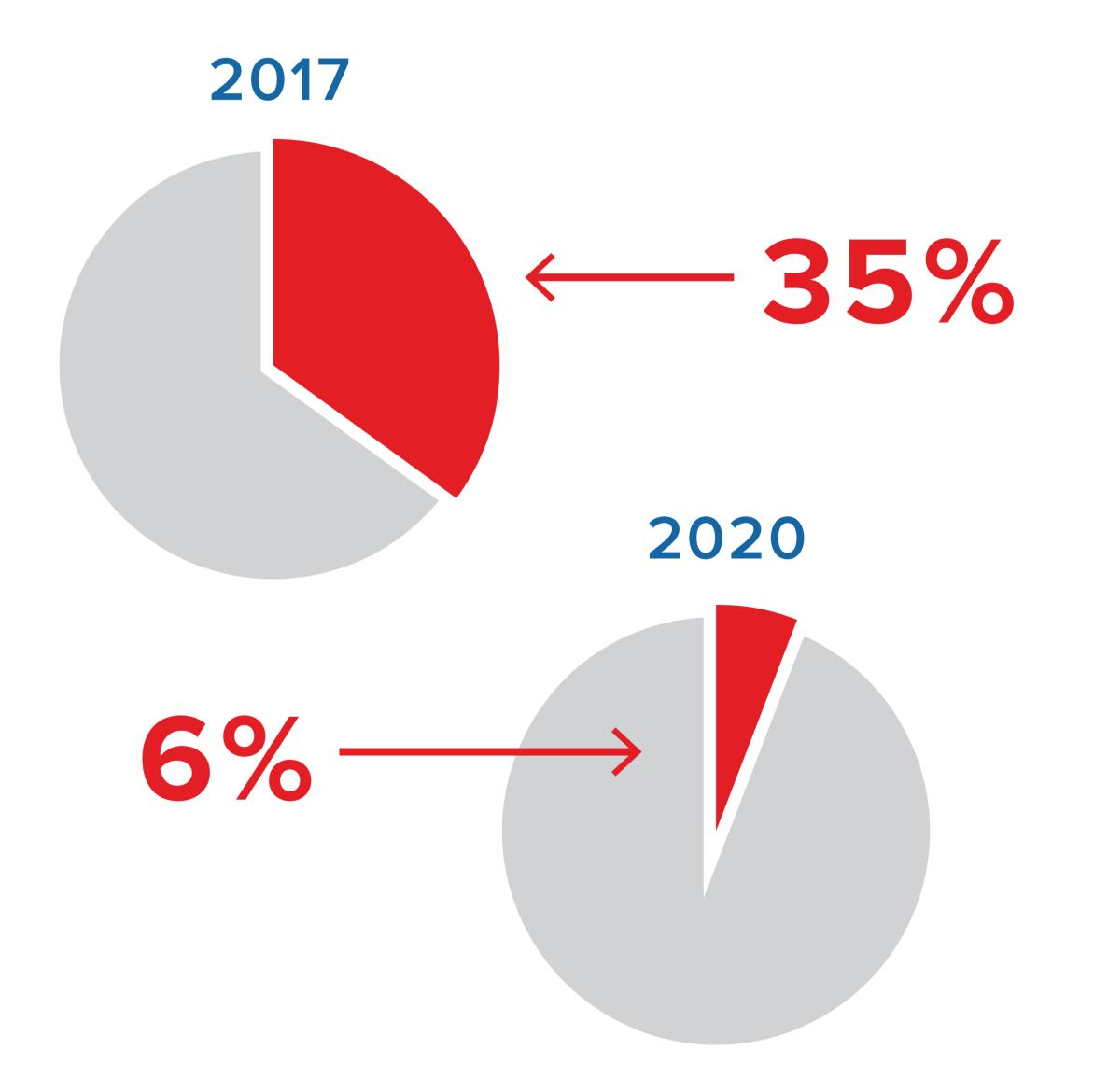
### PERCENTAGE PARTICIPATION GAINED

#### FROM ADMINISTERING OPEN ENROLLMENTS



#### **3. GREATER TEMPLATING**

The percentage of companies requiring a pre-determined increase in participation as a condition of allowing an open enrollment declined across all product lines. This decline could be driven by benefit administration platforms requiring standard offerings to place quotes on their platforms.



# SUCCESS FACTORS

#### **MOST EFFECTIVE STRATEGIES**

- Personal enrollments (in person or conference call)
- **2.** Active choice
- **3. Electronic enrollments**

#### **TOP REASONS FOR FAILURES**

- 1. Low group or employer engagement
- 2. No face-to-face enrollment meetings, relying on passive enrollments
- 3. Lack of effective communication or lack of robust enrollment campaigns

### FOR MORE INFORMATION, CONTACT US