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GUEST ARTICLE: CLARITY BENEFIT SOLUTIONS



Open Enrollment 2022: A Guide to Smooth Transitions



With Open Enrollment for 2022 ramping up, it's important for employers to be prepared. Otherwise, they won't be able to provide the best possible coverage for their employees. And with healthcare costs and transparency a common concern among consumers, creating an informative and thorough experience for your employees is critical for a smooth transition. Use this blog as a quick guide to Open Enrollment 2022.

What is Open Enrollment?

Open enrollment is the period when employees can enroll in a health insurance plan. It happens annually, typically in the late fall. However, some employees may be eligible to enroll outside of the open enrollment season if certain life events occur, such as marriage, childbirth, loss of health coverage, etc.

How does Open Enrollment work?

Once employers receive insurance rates from their brokers, they initiate the open enrollment process and work with their employees to enroll in a health insurance plan for the year. This usually takes two to four weeks. Once employees select their plan, the employer sends their benefits information to their insurance broker.

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When is Open Enrollment for 2022?

Open Enrollment for 2022 begins on Monday, November 1, and typically ends on Wednesday, December 15, 2022—unless you qualify for a Special Enrollment Period. A special enrollment period is usually only available to people who face qualifying life events, such as losing their coverage, moving, having a child, or getting married.

What happens if one of my employees misses Open Enrollment?

If employees miss the employer open enrollment period, they will more than likely wait until next year to sign up for their health insurance, or make changes. However, if they cannot wait, employees can enroll in the Affordable Care Act (ACA) if they're eligible for Medicare or CHIP benefits.

Tips to make Open Enrollment easier

Your goal during your open enrollment period should be to get your employees the coverage that truly works best for them. Here are some tips to make Open Enrollment easier for your employees:

- **Refresh on the latest legislation.** Health insurance regulations often change. Knowing the latest legislation can help you explain the new updates and their importance to your employees.
- **Schedule meetings with your broker or adviser.** If there is anything you have questions about, or just want to make sure you have everything in order, schedule an appointment with your broker ahead of the open enrollment period. They are often likely to know about regulation changes, benefits that are gaining or losing popularity, and other industry updates. They can also help you strategize and build plans that make the most sense for your business.
- **Determine plans, voluntary benefits, and contribution schedules.** Identify which basic plans you are going to provide, which voluntary benefits you are going to offer, and what contribution schedule you are going to work with. This is a great time to survey employees to see what they are looking for in a benefits package and how you can best assist them during enrollment.
- **Distribute materials.** Once plan materials are developed, distribute them to your employees as soon as possible so they have plenty of time to review and ask questions. The earlier you can distribute any information, the better. A great tool for communicating open enrollment materials is

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through an online portal or software platform. You can send push notifications every time a document is added, and all communication can be stored in one easily accessible place.

- **Streamline enrollment processes.** Once everything is prepared and ready to go for open enrollment, take a look at the actual enrollment process to make sure it is as streamlined as possible. If your organization hasn't already done so, this is a great opportunity to utilize a benefits administration software platform that has decision support tools to guide users through the open enrollment process, helping them select the best plans for them. It also makes resources, support, and helpful documents readily available for users at any time, on their desktop or mobile devices.

Let us make Open Enrollment easy for you and your employees

Open enrollment can seem like a daunting task but with some preparation and the right tools, it can be the most successful time of the year.

At Clarity, we make benefits easy for you and your employees. Benefits are confusing enough; you need technology that makes managing your benefits simple. Our intuitive, cloud-based system was created by industry experts who understand the pain points associated with current platforms.

With a forward-thinking, fully modular architecture and a roadmap focused solely on innovation, our technology helps make it easy for your employees to make the most of their benefits.

Contact us today to learn how we can help simplify the benefits process.

Sources:

<https://www.healthinsurance.org/open-enrollment/>

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