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Developing a Healthcare Education Campaign Strategy for Employees

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With the unemployment rate now below five percent, workers feeling more confident about leaving their current position in search of a new situation, and job openings expanding, employers are increasingly relying on the power of their benefit packages to not only attract talent, but retain existing employees.

While 401Ks and vacation time are typically given top billing, an organization's healthcare offering is an essential tool in driving superior individuals to the workplace, and holding on to the accomplished leaders already present.

Add to that mix the financial advantages of health benefits education for firms: potential reductions in plan renewal costs as employees become wiser healthcare consumers, a reduced rate of absenteeism as workers manage their health better, and increasing productivity levels generated by greater employee engagement—and a compelling case can be made for providing a first-rate health benefits education program.



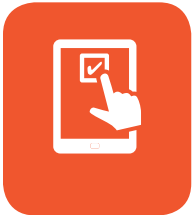
Interestingly, even though a company may have a top notch mix of premier health plans with low deductibles and employee premiums, along with robust network choices, if the merit of these features is not communicated correctly, workers may not value, understand, or utilize their critical health benefits in an effective manner.

That scenario leaves both employers and employees missing out on the substantive advantages of offering healthcare benefits, which underscores the need for organizations to develop a detailed communication strategy to educate workers on the importance of their healthcare offering. What follows is a blueprint for human resource leadership and corporate executives to do just that.



Identify Your Resources

Priority number one is evaluating the assets within the organization to determine if the skillsets and expertise necessary to educate employees on health benefits are available. From a strategic and operational perspective, a company must conclude whether the capabilities presently exist internally to handle these critical functions:



- Specialized knowledge of how healthcare plans work in general
- Strong understanding of your specific healthcare plan offerings
- Campaign strategy
- Branding and design
- Content development
- Production and distribution

If an organization does not hold core competencies in one or more areas, outside resources will need to be tapped to facilitate their completion. If multiple tasks are not internally accounted for, the best solution from a cost perspective is to engage with a benefits broker consultant that provides a skilled, full-service communications practice as part of its standard services.

In choosing a broker, pay attention to the depth and breadth of their knowledge and what “stock” content they will provide as opposed to more detailed material and messaging, which may—or may not—come with a higher price tag.

Also, depending on the level of sophistication desired, the right move may even be to hire an independent consultant who specializes in healthcare plan education. While the costs are higher, the right consultant can supercharge the development and delivery of a strategic communications plan.

Build a Campaign Strategy

With the resources to craft a strategy in place, the work of building the plan begins with a simple, yet critical question. What are the ultimate goals of developing a healthcare benefits education initiative? Answering that query depends on identifying what behaviors the organization is looking to promote.

Perhaps employees are utilizing emergency room visits inappropriately, which drives expenses considerably higher, or maybe employees need to be instructed on the cost and value considerations of using generic instead of brand name prescription drugs. The bottom line is to know what the achievable targets are from the beginning.



Certainly company leadership will have particular objectives, cost being one priority; however, equally useful is dialoguing with employees on the aspects of their health plans that are important to them. Access to certain physicians, total out-of-pocket costs, and quality of services are all possible areas of concern. Conducting periodic surveys and employee “sensing” sessions can be very beneficial to identifying the goals of the campaign strategy.



Advancing these goals then becomes a matter of honing a succinct message around the objectives, and positioning the message around the employee perspective. Too often, failed messages are directed towards how the company will benefit, as opposed to how employees will gain. Write and design the content to highlight the messages that are imperative to place in front of employees and elicit their buy-in.

Message delivery is also a major consideration from the format to the timing. There are myriad options from a format perspective: web-based, e-mail, video, PDF, print, desk drops, and regular mail, as well as in-person meetings or health fairs. Other methods such as social media are less widely used, but can be highly effective for the right organizations.

In terms of timing there are definite staple periods where messaging is necessary. New hire and open enrollment communications are the basic foundation of employer healthcare benefit education. However, for optimal effectiveness, the frequency should be quarterly or even monthly, varying the delivery media, depending on employee receptiveness and organizational resources.

Understanding the audience is crucial in any presentation. For example, MetLife’s 13th Annual U.S. Employee Benefit Trends Survey identified that benefits handbooks (i.e., employee benefit guides, either PDF or print) are ranked as the most favored benefits knowledge resource for Baby Boomers (age 51+), and one-on-one in-person meetings are ranked second. Interestingly, one-on-one in-person meetings are ranked #1 for Gen-Y (ages 20 to 34) and Gen-X (ages 35 to 50), while benefit handbooks are ranked #2 for both.

	#1	#2
	Preference	Preference
Gen-Y (ages 20 to 34) Gen-X (ages 35 to 50)	1:1 In-Person Meetings	Benefit Handbooks
Baby Boomers (age 51+)	Benefit Handbooks	1:1 In-Person Meetings





Brand, Brand, Brand!

Every company's brand is its unique signature identifying the superior product, and/or services, it offers. Employees associate their own work efforts with growing the strength and the reach of the brand. Use that dynamic as an advantage when presenting healthcare benefit messaging by aligning the quality of the brand with the caliber of the health benefits offered to employees.

The more consistently an organization brands its healthcare benefits and educates its people on the importance, the more value the company's brand communicates to employees over time. The employee sees that familiar logo, look, and feel on the benefit communications and associates it with great worth.

Produce and Distribute

Once the content is ready, how is it produced and disseminated? As discussed earlier, organizational capacity and resources will determine how the deliverables are created. In-house human resource tools relative to design and production are fairly uncommon and these functions will most likely need to be outsourced. Keep in mind that if an organization works with a benefits broker that provides these services as part of its standard package, these functions can be handled through the broker, thereby reducing the communications budget.

One way to help contain costs is to shift the work for some of the simpler components of the educational campaign from the external resource back to HR. A designer can easily provide branded e-mail or Word templates that can be edited by HR and disseminated through an organization's already existing distribution channels.

When it comes to distribution, the type(s) of media selected for the employee audience will determine the process. Media types and distribution methods can include, but are not limited to:

- Print materials: Desk drop, mail to homes (great for including spouses), or distribute during employee benefit meetings or health fairs
- Electronic: E-mail, intranet, benefits website, social media
- Video: E-mail, flyers, communications with links (both print and electronic), posters and other creative methods



Measure your Results

Communication campaigns often flounder because the principals forget or do not pay close enough attention to measuring the effectiveness of their initiative. Working with the broker or independent consultant, metrics can be identified to accurately determine if the goals driving the educational outreach are being achieved. Moving forward this analysis will determine what communication efforts are leading to improvements in behavior and those that are not yielding success.

Another key element in measurement is employee feedback. Are the communication messages resulting in changes to employee perception, awareness, and appreciation of healthcare benefits? Conducting a twice yearly survey of employees that engages them on these topics can be a balanced approach between gathering critical information and not burdening employees with too many requests for their opinions.

Value Your Employees

The importance of developing a communication strategy to present the value of an organization's health benefits to employees cannot be overstated. Health plans are one of the core components of an effective benefit package for HR professionals looking to stay competitive in the race to attract great talent and retain phenomenal employees. More though, providing a superior health plan and engaging with workers on understanding its features and utilizing its offerings can deliver enormous value for the business and the employee.

While undertaking the creation of a strategic health benefit awareness campaign to educate employees can be daunting, its rewards in terms of the employee's quality of life, workplace productivity, and company cost savings can be enormous. Following this roadmap will facilitate the development of a comprehensive and effective communication plan.



Caitlin Far is a Senior Communications Consultant at Burnham Benefits Insurance Services. Far guides the development and implementation of branded employee communications and B2B marketing, and directs marketing collateral development and sales proposals. Her 23 plus years in the employee benefits industry gives her a rare understanding of how clients must position their benefit communications to employees to maximize employer ROI on benefits investment. Her strategic thinking and ability to galvanize a team contribute to her success in establishing a strong, successful regional presence for Burnham Benefits in the Northern California markets. For more information, visit www.burnhambenefits.com.