



The 2022 Open Enrollment Readiness Report

National Data, Trends, and Insights
from Brokers and Employers.

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Can you see 2023 from where you're perched? It's coming in hot, but open enrollment season sits between us and popping the cork on a new year.

And how you prepare now sets you up for the next year at least. This annual report provides a pulse check on brokers and employers throughout the country, regardless of their use of Ease's technology solution. What's more: Insights like this help you bring recommendations, solutions, and options to your groups before they even ask. And in the name of superior service, this puts you in the driver's seat for satisfying your current clients and winning new ones.

Because benefits matter.

About Ease

Ease helps insurance agencies offer their small- and medium-sized business clients better service through simple technology. Today, over 2,000 agencies trust Ease to support benefits, payroll, and HR needs for more than 75,000 employers and their 2 million+ employees. Want proof? Check out more than 900 five-star reviews on G2.com.



Get ready for open enrollment

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Methodology

The data in this report reflects survey results from 1,745 total respondents, including employers, brokers, agency account managers, agency owners, and other agency staff selling group health insurance throughout the United States, regardless of their adoption of Ease. The following analysis uses this anonymized data collected throughout June and July 2022. Questions regarding specific data points or analysis? Please reach out to a member of the Ease team.

1 | The current landscape

Meet the mark *right now*.

Welcome to the Great, well, Everything. 2022 has been setting once-in-a-generation records — inflation, hiring-resignation-rehiring, you name it. If you feel like you're moving from one seismic shift to another, you're not alone. **Nearly 82% of brokers** have changed the way they do business this past year.

Notably, those brokers shunning technology to enable remote work dropped a whopping **65%** year over year.





81.51%

of agencies have changed the way they do business after 2021. **Up 7.42% over last year.**

42.78%

Close to half of agencies mostly conduct business remotely because their clients have evolved to a flexible or permanent work-from-home structure.

Currently, agencies rely most heavily on these online collaboration tools:

-  Zoom: **81.13%**
-  Microsoft Teams: **74.02%**
-  Google Drive: **25.25%**
-  Dropbox: **22.06%**

1 | The current landscape

Pivot, and pivot again.

What's more: Employers are changing, too. From supply-chain issues to talent shortages, organizations feel strapped across the board. Exactly half of employers surveyed are changing their employee benefits strategy after this past year. (And this shift is coming on the heels of the 65.53% that changed their benefits strategy in 2021.)

RIP set-it-and-forget-it era. Even agencies that adapted last year to keep pace are trying to do even more this year — **at a rate of more than 7%.**

38.67%

of agencies note the ability to conduct business digitally was a driving factor in winning new business.

73.77%

of employers believe benefits administration technology is a higher or equal priority going into this year's open enrollment. Though **only 30.70% report** using a technology solution for enrollment currently.

2 | What employers want

Full service, full stop.

It's definitely no longer business as usual. And open enrollment won't be a simple rinse-and-repeat of plans and packages from last year, either. **More than 75% of agencies** know they will need to provide more options to their groups going into 2023.

Employer expectations for year-round support continue to increase, too. In fact, **only 6%** of employers surveyed think their broker is needed *only* during open enrollment. A remarkable **94%** expect consultation, innovation, and ongoing management support year-round.

78%

of agencies anticipate their groups wanting MORE insurance options this upcoming open enrollment season:

- **42.49%** will offer more worksite benefits options (like accident, life, or critical illness).
- **33.38%** will offer more health insurance plan options.
- **32.63%** will offer mental health benefits.
- **29.14%** will offer wellness resources.
- **20.18%** will offer a telemedicine option.

37.52%

of agencies offered more support to clients this year than last year by helping them onboard new hires online, conducting benefits elections remotely, and providing compliance support.

2 | What employers want

Paddle faster.

Operationally, full-service expectations lead to significant implications. Surviving the onslaught of open enrollment is one thing, but meeting and exceeding these expectations week in and week out requires offloading administrative and operational tasks to additional staff or employing intuitive technology made for brokers.

Employers surveyed note their top benefits strategy priorities going into 2023 include:

59.79%

of employers say employee health and wellbeing.

40.39%

of employers say cost containment of healthcare prices.

37.85%

of employers say improving employee satisfaction and engagement.

22.65%

of employers say leveraging benefits to attract talent and reduce turnover.

3 | The winning mix

Get in front — and stay there.

The perennial reason for winning a new group: Superior customer service. **In fact, 59% of your colleagues agree.** And the sustainable way to get there emphasizes technology to free up your time. Finding a repeatable way to manage administrative duties gives space for all that *other stuff* required for running and winning business.

And while the *you* in your business remains key, technology-backed advantages continue to rise in importance.

For agencies winning new business this year, driving factors include:

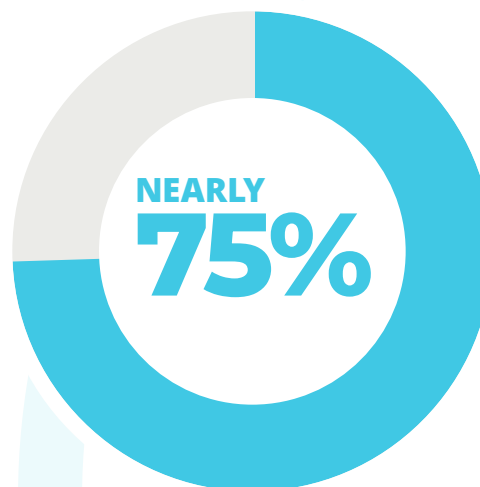
- 38.67%** | The ability to conduct business digitally and have enrollment meetings online.
- 33.17%** | Better support with compliance and regulatory issues.
- 31.67%** | Access to voluntary benefits, wellness resources, and other perks.
- 30.50%** | Innovative ways to help clients contain costs.
- 29.00%** | The promise of a paper-free open enrollment season. **Up nearly 8% from last year.**
- 58.83%** | Superior customer service.

3 | The winning mix

Make a splash, and keep swimming.

Brokers and clients experience those driving factors at a fever pitch during open enrollment season and immediately after. It's arguably the most important touchpoint for client satisfaction throughout the year. And one that can no longer be tread on the paper trail.

Once set up for paperless open enrollment, you can continue to hit the high note on service to your clients while the rest falls in line: compliance, cost containment, and access to more benefits and other perks.



of agencies surveyed pitch benefits administration technology when going after new business. And **59.43% of employers** say they are more likely to choose a broker who offers a free benefits administration technology solution.



An Ease user was **6x** more likely to win new business in the past year.

4 | How to stay on top

Take luck out of the equation.

Here's a "one percent" you don't want to be part of: **1.72% of brokers** say they haven't used any technology solutions in the past year to support their business. On the B-side, **more than 76% of agencies** surveyed look to get or keep their groups on a benefits administration platform in advance of open enrollment. And for Ease users, **that number climbs to 97%.**

When it comes to keeping groups satisfied and properly serviced, employer survey respondents note better cost-estimating tools for employees (32%), personalized employee engagement materials (30%), and easy enrollment technology (22%) as the top three areas they want more help from their insurance brokers.

76.63%

of agencies are at least somewhat likely to put groups on a benefits administration solution in preparation for this year's open enrollment season.

96.51%

of agencies believe technology will play a role in open enrollment, but **only 46.69%** are extremely confident they have the necessary tools and software to support serving clients digitally during this year.

79.97%

of groups are more eager to use benefits administration technology this year.

<2%

of agencies expect to not do any business digitally this open enrollment season.

5 | Your digital revolution

Because benefits matter. And so do you.

Do more, do it faster, and do it for less money. Seems like pressure comes from all sides, huh?

Bringing your book of business onto a one-stop platform puts you in the pole position: in control of your day, your to-do list, and your success. **And offering paperless enrollment is only Reason One.** Manage all those unknowns of your day-to-day — including shifting employee demographics, heightened client expectations, increased focus on employee engagement, and other industry pressures — and set you and your clients up for success from the starting line.

What's more: Ease doesn't stop after open enrollment wraps. As the all-in-one digital client solution for the modern broker, HR tools, TPA connections, ACA compliance, and payroll integrations combine intuitively to manage ongoing changes day to day for your clients in one spot.

40.83% of employers note payroll integration is a key feature when considering a new technology solution.

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56.87%

of total respondents reported winning business over the past year; however, when looking further at the data, **a whopping 80.04% of Ease users won new business**, while for non-Ease users, that win column drops to **just 11.55%**.

On the flipside, lost business looks like this: **19.96% of Ease brokers** note losing business this past year. For total respondents, that inches up to **43.13%**. And for identified non-users of Ease, this climbs even more up to **88.45%**.

80.04%

of Ease users won new business in 2022.



Make it easy.

Through simple technology and powerful partnerships, you can better serve your clients this open enrollment season — and the rest of the year, too.

Find us at ease.com, and we'll show ya.

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ease.com

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