

**ease**

# **The Digital Broker's Open Enrollment Readiness Report**

**2021: Refining Your Next Normal**



**We're knocking on the door of another open enrollment season impacted and influenced by COVID-19. While last year may have been a scramble, this year, the majority of agencies understand new employer group expectations and plan to use digital solutions for some if not most of their clients.**

A heated job market, coupled with the phenomenon dubbed "The Great Resignation," means intuitive onboarding, flexible benefit plans, and everything in between emerge as key factors to help attract, retain, and satisfy employees (and, in turn, their employers).

After surviving last year's open enrollment season, we're here to help you thrive in 2021 and beyond. **Together, we can help refine your next normal.**

### About Ease

Ease helps insurance agencies offer their SMB 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.



## Unlock key insights into 2021 open enrollment

1. Pandemic-era fixes become the standard
2. Your clients want more (and more)
3. Navigating a new world and new expectations
4. Set yourself up for success again and again
5. How Ease can help

## Thank you to our partners:

- Amwins Connect
- Beere & Purves
- BenefitMall
- Colonial Life
- Morgan White Group
- Professional Group Plans (PGP)
- Rogers Benefit Group (RBG)
- Word & Brown

## Methodology

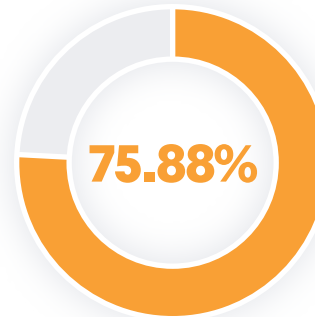
The data in this report reflects survey results from 568 brokers, agency account managers, agency owners, and other agency staff selling group health insurance throughout the United States, regardless of their adoption of Ease. The following analysis uses this anonymized data collected throughout July 2021. Questions regarding specific data points or analysis? Please reach out to a member of the Ease team.

## Pandemic-era Fixes Become the Standard

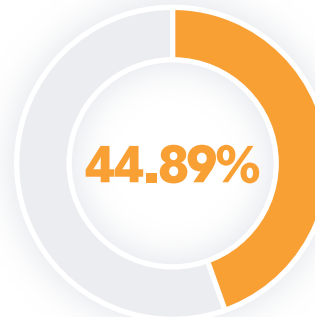
We've been saying it for more than 12 months, but now we have proof: Fully 75% of agencies have changed the way they do business after last year. What was once a novelty — like Zoom meetings and Microsoft Teams — is now a must-have for client communication and collaboration.

For employers, work-from-home and flexible schedules require nimble services and service providers. Nearly 45% of agencies conduct most of their business remotely due to this new world. For employees, this flexibility opens the door to new considerations surrounding open and clear communications, personalized preferences for those communications, and plenty of self-serve tools and resources available via mobile and desktop.

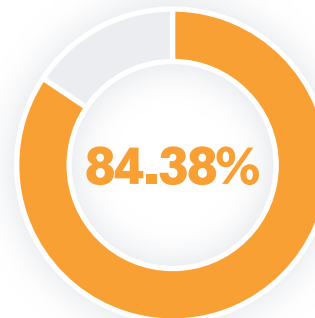
To maneuver this increasingly malleable world, 84% of agencies pitch new business benefits administration technology from the start. And of those in the “win column,” 43% note the ability to conduct business digitally was a driving factor.



of agencies have changed the way they do business after 2020.










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



of agencies pitch benefits administration technology when going after new business.



Currently, agencies use the following online collaboration tools:

-  Zoom | **81.6%**
-  Microsoft Teams | **53.78%**
-  Dropbox | **23.31%**
-  Google Drive | **21.47%**
-  Skype | **7.16%**
-  Slack | **4.50%**
-  Box | **3.48%**

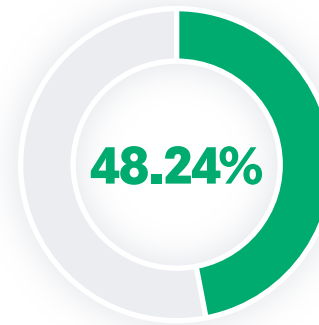
No technology to enable remote work: **5.32%**



## Your Clients Want More (& More)

Everyone needed a bit of hand-holding this past year. And as clients continue to navigate shifting realities this year, they are turning to their brokers as trusted advisors on more than just benefits. Nearly 50% of agencies reveal they are providing more options and deeper services for their clients than ever before. And this goes beyond open enrollment to include remote onboarding, compliance, and more. Operationally, this leads to extra considerations for agencies to streamline and manage these growing expectations.

On the benefits side of things, more than 90% of those surveyed plan on offering more insurance options during this year's open enrollment, including engaging additions for pandemic-weary employees like telemedicine and mental health benefits. To both attract and retain talent in this heated job market, valuable extras like these can carve out a big competitive advantage for your groups.



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



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

- **40.29%** will offer more health insurance plan options
- **46.42%** will offer more worksite benefits options (like accident, life, or critical illness)
- **29.86%** will offer a telemedicine option
- **35.38%** will offer mental health benefits

## Navigating a New World & New Expectations

Maintaining your book of business can be a full-time job in itself, but winning new business remains a unique challenge in today's competitive landscape. And now, with employers expecting expanded support, services, and products to help their business and employees thrive, agencies find themselves at a crossroads. How do you do (and offer) more with the same amount of time? Finding digital efficiencies can help brokers provide a frictionless administrative experience all while offering engaging year-round solutions.

And the biggest operational output year in and year out is no surprise: open enrollment. Digitizing this marquee broker, employer, employee, and carrier touchpoint is **step one**. Once set up for paperless open enrollment, you can more easily provide superior customer service to your clients, helping them stay compliant and contain costs.

The reality is that while brokers understand the importance of superior service, cost containment measures, and support for compliance and regulatory issues all play in winning new BORs, the key to making all of this (and more) your competitive advantage is through digitizing your book of business — starting with a paper-free open enrollment. **In fact, brokers who used Ease this past year were 30.79% more likely to win new business than those who didn't.**



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

**Superior customer service | 71.76%**

**Innovative ways to help clients contain costs | 44.53%**

**Better support with compliance and regulatory issues | 38.93%**

**The promise of a paper-free open enrollment season | 26.97%**

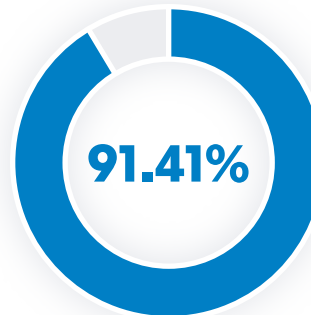
## Set Yourself Up for Success Again & Again

It's highly unlikely brokers will complete any business without a digital solution this year — more than 91% of agencies surveyed look to keep or get their groups onto a benefits administration solution in preparation for open enrollment. Although, little more than half of agencies are confident they have the necessary tools to support a digital open enrollment for their clients.

On the employer side, enthusiasm for a technology solution continues to grow. After already experiencing one open enrollment in uncertain times, more than 80% of groups are eager to use technology to serve them post-COVID-19, too. Though benefits administration software was a necessary tool during the pandemic, it's proving to be a key factor in facilitating open enrollments moving forward.



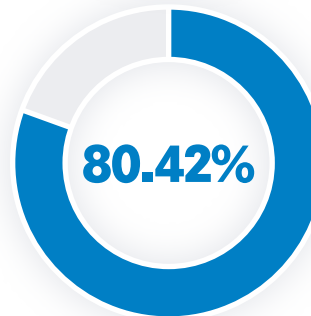
**Fewer than 1% of agencies expect to NOT do any business digitally this open enrollment season.**



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



**believe technology will play an important role in open enrollment, but only 53.96% of agencies are extremely confident they have the necessary tools and software to support serving clients digitally during this year.**



**of groups are more eager to use benefits administration technology post-COVID-19.**



## How Ease Can Help

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Offering your clients a paperless open enrollment season is no longer a nice-to-have, it's table stakes. Manage those unknowns — including shifting employee demographics, heightened client expectations, and pressures from the pandemic — and set your clients up for success from the jump.

Choosing digital enrollment through Ease puts you in the driver's seat. The right benefits administration software helps you support your current clients now and helps future-proof your book of business from digital-first competitors. In as little as one hour, you can have your group online and ready for a paperless open enrollment.

And, Ease doesn't stop after open enrollment closes. As your all-in-one digital client solution, you can offer HR tools, TPA connections, ACA compliance, and payroll integrations all while managing mid-year changes for your clients with one login.



**of Ease users reported winning new business over the past year, compared to 64.95% from non-users — making them 30.79% more likely to win new business than those not using Ease.**

# Let's Get Your Groups Online!

With simple technology, you can better serve your clients this open enrollment season and beyond! Reach out to Ease today — we're ready to help.

[requestinfo@ease.com](mailto:requestinfo@ease.com) | 1-800-446-EASE

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