Payentry *Benefits*

Checklist: Post Open Enrollment Best Practices

After the open enrollment deadline, companies still have certain responsibilities for employee benefits before moving forward into the next year.

Here are a set of best practices in checklist form to help ensure smooth sailings for employee benefits after open enrollment:

☐ **1. Check for Errors**	Insurance carriers can't process enrollments if key pieces of information are missing, so double-check the enrollments to ensure the data employees included is accurate and that all required fields have been populated. A good benefits enrollment solution and process can help make sure that all the required information is collected prior to an employee completing the enrollment process.
☐ **2. Send Benefits Enrollment Data to Insurance Carriers**	Regardless of how open enrollment was conducted, the data needs to be sent to the insurance carriers. This can happen in several different ways depending on how enrollment data is collected, or if there were any changes made. These methods for data delivery can include a broker, manual data entry into carrier software, faxing or emailing enrollment forms, or EDI file feeds.
☐ **3. Update Payroll**	Benefits changes like new plans or rates/premium changes can impact payroll and result in changes to an employees' deductions each pay period. These changes need to be conveyed to the payroll company or updated in the payroll software being used. If utilizing a benefits enrollment solution, it should integrate with your payroll software or you should be able to import the information into your payroll.
☐ **4. Send COBRA Initial Notices**	Changes to the Affordable Care Act (ACA) resulted in changes to COBRA legislation, specifically requiring employers to send initial COBRA notices to employees or their dependents upon enrolling in benefits. Unlike the COBRA Qualifying Event Notice, the COBRA Initial Notice sent to someone enrolling in benefits does not need to be delivered through mail, and can be sent through email instead. COBRA software helps with automating the administration of COBRA and reduces risk of non-compliance.
☐ **5. Circle Back with Employees**	Check that employees received their IDs for health coverage and that they understand the details of their policy. The follow-through helps ensure that employees remain satisfied and have the coverage that they need. This will eliminate potential issues when they visit their doctor and learn that they do not have the coverage they intended during enrollment. Also, take note of any employee feedback on the plans for planning purposes when plans are being evaluated for employees next year.
☐ **6. Analyze the Results & Compare**	A key part of talent acquisition and retention lies in benefits. In fact, according to Aflac, 79 percent of employees say benefits are "very" or "extremely" important to their job satisfaction. To ensure a benefits offering is in line with employee needs, compare employee participation rates from the previous year and make note of any trends in plan changes.
☐ **7. Create a Benefits Administration Plan**	Be ready to handle benefits administration changes throughout the year due to new enrollments, life change events, and terminations. These processes can be automated through a benefits enrollment solution and the benefits changes can be automatically delivered with the use of a carrier connection solution.

☑ **Once open enrollment is complete, following these best practices can help businesses streamline benefits processes while reducing potentially costly mistakes. Remember to always keep employees in the loop, maintain clean and accurate benefits data, and utilize the right tools to automate benefits processes.**