

Employees desire health benefit plan information

Employers must decipher best way to deliver

Henry Miller, the 20th century American author, wrote, "Every moment is golden if we have the vision to recognize it."

His comment should strike a chord when it comes to your employee healthcare benefits communications. Why? You finally have employees' attention.

How do I know employees are paying attention? The topic comes up without prompting at neighborhood parties, school functions and lunches with friends. The cost of health care is a real issue for individuals and families, just as it continues to be an issue for employers that pay the lion's share of costs. I know retired school teachers who are rejoining the work force so their entrepreneur husbands can do their work without paying skyrocketing individual health-care premiums. One woman entrepreneur I know did a little dance when she told me her spouse landed a new benefits-eligible job so she could drop her expensive individual family coverage.

There is no end in sight to the sharply rising cost of health care. One national study of small and midsize companies found that their health-care costs increased about 18 percent in 2002 and most employers foresee another year of similar increases.

How is this morass a golden moment? The first rule of employee communications is that you have to get your audiences' attention. Boy do we have employees' attention! Now, how do we use this opportunity? There are four steps to follow.

- First, be clear about the goals for your health-care benefits communications. What do you want employees to do, think or feel as a result of communications efforts? For example, some employers want their employees to get involved and become good health-care consumers. Other employers stress the need for employees to take better care of themselves. Sometimes the communication goal is more passive - to have employees understand the factors that are driving health-care costs and the impact on the employer's business. The goal for some employers is to reassure employees and strengthen employees' sense of safety and security that has been shaken by world events, a three-year stock market swoon and increased medical costs.

- Provide content and messages that support your communication goals. For example, if your goal is to help employees be better health-care consumers, provide information to help employees use the cost-saving features of your medical plan.

Ask your insurance company or thirdparty administrator to provide information to your employees on the advantages of using the cost-saving features that are in most medical plans today, such as PPO providers, generic drugs and preadmission screening.

If your communication goal is enhanced employee understanding, then provide relevant and understandable information. Place articles in employee newsletters on national health-care costs. Hold regular brown-bag informational lunches on healthcare topics. Post the previous

month's medical plan claims and usage experience in a chart form in the monthly employee newsletter.

- As you communicate with your employees about healthcare costs, remember you have several key audiences. Spouses and families are also impacted by changes in your medical plan, so send information home as well as distribute it at work. Also, employees' preferred source of information on most topics is supervisors and managers, so remember to involve them in your communications effort. Try providing supervisors and managers with information about the employer's perspective on the health-care cost crisis. Make it a point to share your communication efforts with supervisors and managers before items are issued to employees and families.

BENEFIT CONNECTION



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- Finally, seek employee feedback on health-care issues. Use focus groups or surveys to determine if employees hear your messages, and obtain their reactions to your medical plan design changes.

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You may want to ask employees how they would prefer to receive information about their health-care benefits and about what topics they want to hear more (or less). Try convening formal feedback sessions with employees once a quarter. The sole purpose is to gather employee perceptions and comments about their benefits programs and the communications efforts that support them. The information is used to plan future medical plan design changes and overall communications to employees.

Use the combination of communication media that work best in your organization to get your messages out. Don't wait to share your story on rising healthcare costs. Do it now while you have your employees' attention on health-care benefits. This golden moment is too precious to waste.

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