

Opening the Dig

Building an Effective Co

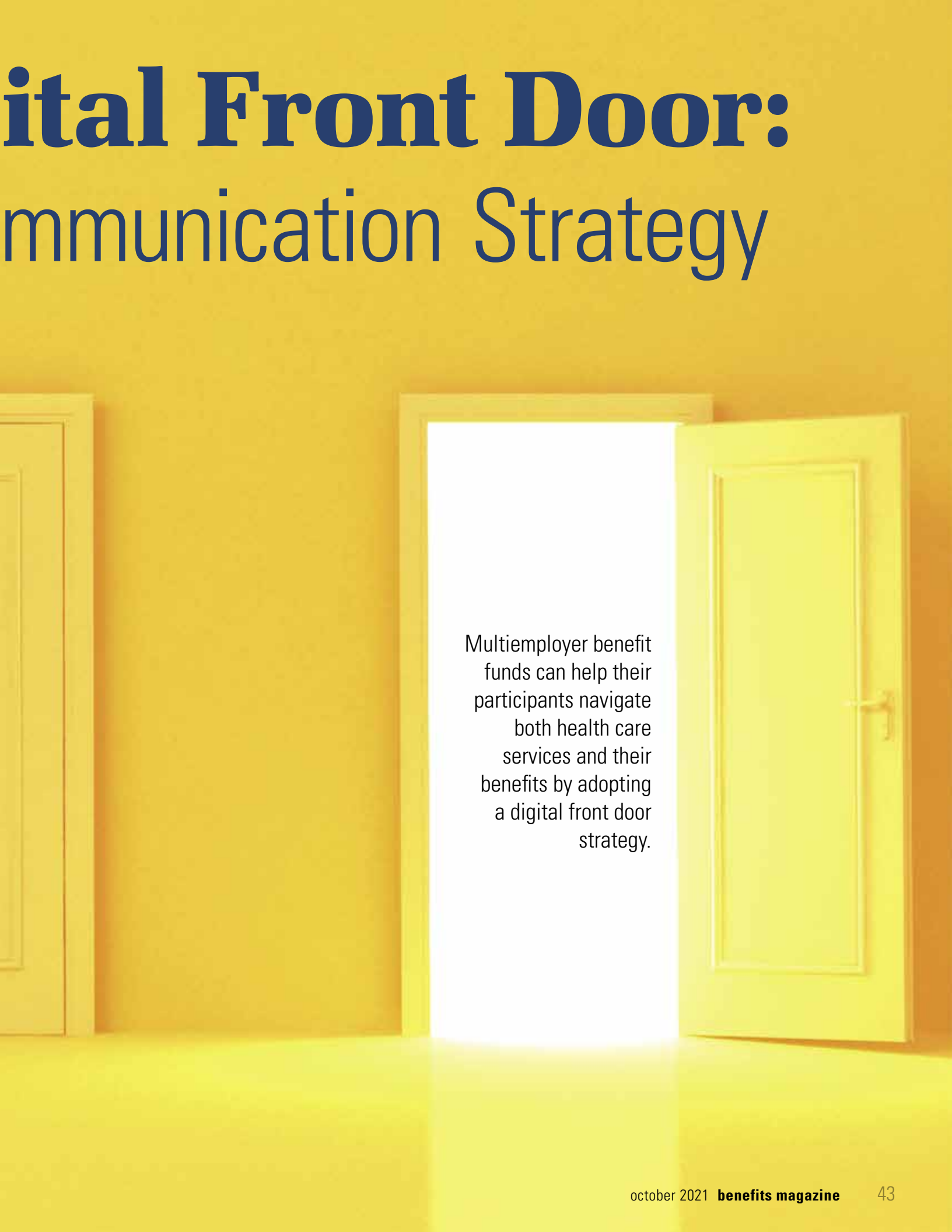
by | Joshua Meyer



benefits
MAGAZINE

Reproduced with permission from *Benefits Magazine*, Volume 58, No. 10, October 2021, pages 42-47, published by the International Foundation of Employee Benefit Plans (www.ifebp.org), Brookfield, Wis. All rights reserved. Statements or opinions expressed in this article are those of the author and do not necessarily represent the views or positions of the International Foundation, its officers, directors or staff. No further transmission or electronic distribution of this material is permitted.

Digital Front Door: Communication Strategy

A photograph of a hallway with a bright doorway in the center. The walls and floor are a warm, golden-yellow color. The doorway is brightly lit, creating a strong contrast with the surrounding walls. The text is centered within this bright area.

Multiemployer benefit funds can help their participants navigate both health care services and their benefits by adopting a digital front door strategy.

C OVID-19 has shifted consumer expectations regarding how they access health care, and those expectations extend to their employee benefits. By opening your digital front door to participants, your benefit fund can extend health care access beyond a provider's facilities, reaching patients where they live and supporting them along various points in their health care journey while also increasing their engagement with their health benefits.

The Health Care Digital Front Door

In the health care industry, the *digital front door* is a deliberate, strategic approach that provides patients with flexibility and convenience in the form of online self-scheduling, mobile preregistration and check-in, web and mobile payments, automated reminders for follow-up appointments and more. It's the difference between having to set a reminder to call the clinic when it opens and the ability to schedule an appointment whether it's the middle of the night, after hours or on the weekend.

But the digital front door goes beyond convenience. Consumers also want personalized services that allow them to track their daily health data via wearables, provide greater access to care through technology, and offer more choice and control over their health care. The digital front door addresses all these needs, acknowledging that health care should be treated like other services—banking, e-commerce, entertainment—and that it requires the same efficiency as those industries.

See the sidebar “The Impact of COVID-19 on Digital Health Care” for more information on consumers' growing expectations for digital health.

Multiemployer benefit funds can also apply the digital front door concept to their own health benefits offerings.

Bringing the Digital Front Door to Multiemployer Health and Welfare Funds

To introduce and promote this concept of the digital front door to the world of multiemployer benefit funds, start by thinking about the participant experience. As a trustee or administrator, you have two components to consider: how participants interact with the fund and how participants interact with the health care system (the ecosystem of providers and services the fund offers).

Benefit fund trustees and administrators are “choice architects”—You design how choices can be presented to impact the decisions people make. Therefore, the decisions you make around the programs you design influence participants' actions and decisions. Intentionally designing benefits and communications achieves better results and can help ensure that participants take the right actions at the right time—for example, selecting a health plan that meets their needs and enrolling dependents at the time of initial or annual enrollment.

Think about how easy it is to access fund resources. Ask yourself: Are you reaching family members? Using more than one channel to communicate? Incorporating the right mix of channels? Leveraging your resources and vendors? Are there gaps in your communications infrastructure? Do your participants respond to your communications? Another question to ask is how easily your participants can access your website. Many multiemployer plan participants are not sitting at a desk, working on a computer. They are likely using their smartphones to access your site. So, you'll want to make sure the site is mobile-friendly.

You also want to consider how participants access the resources provided by your benefits partners. Your partners offer websites, apps, call centers, email and text blasts, social media and mail. You should leverage your vendors and their resources to make them work for you. They should be integrated into your digital front door strategy—not operating separately. If you haven't already, consider hosting a partner summit. All of your vendors are working toward the same goals—your goals—so bringing them together helps them better collaborate and coordinate. You want to align

takeaways

- As the digital capabilities of their health care providers have increased, health plan participants likely expect some of the same conveniences from their benefit funds.
- By adopting a digital front door concept, multiemployer benefit funds can create an online hub that brings together all of the fund's digital resources and those of plan vendors.
- Making benefits information available online helps reach more members and allows participants to see their benefits holistically.
- A benefits website also provides a platform for ongoing, continuous communication. Websites can be used for benefits enrollment and offer decision-support tools.
- To engage plan participants, benefit funds must market their benefits and communicate with plan participants throughout the year using a variety of formats.

the various resources and tools and gather them together to help your participants.

A vendor summit is a great opportunity to set up a communications calendar that coordinates the information being pushed to participants among plan vendors. For example, your medical carrier, pharmacy benefit manager (PBM) and wellness vendor might each want to promote their own diabetes program. At the summit, you can coordinate the messaging and scheduling of those pieces and decide whether you want to send out your own communication to tie all of the diabetes programs together. This will help participants understand why they're getting information about different diabetes programs, which program or programs might make sense for them, and how the programs relate to each other.

Start by Being Strategic

Having a communications strategy for the fund is crucial, especially when introducing new offerings. It doesn't have to be complex. Your strategic communications plan should serve as your touchstone. Refer to it to make sure you are still on message and that whatever new technologies and new channels you're using make sense. It can help you achieve your goals and get the most bang for your buck.

Start with understanding who your audience is—who they are and what they need. Most organizations have a variety of audiences—plan participants, dependents, retirees, fund office staff, trustees, local union officials, employers, providers and more. And even those groups can be broken down into smaller groups. For example, participant groups could include young participants, those married with young families, empty nesters and those approaching retirement.

It's also important to remember that some of the assumptions used to define audiences may no longer apply. Today, many people are having children into their 50s, and financial issues and caregiving for a parent can span age groups and demographics. If you're targeting messages to different audience groups, you may need to reassess your strategy. One approach to help you with this is to ask your participants what issues are important to them. You can let them select the programs they want to hear about.

Your Website Is the Key to Your Front Door

The fund website is, in effect, the digital front door. It's the bridge to participants and an information hub. And it should tie together all your digital resources and those of the plan's

The Impact of COVID-19 on Digital Health Care

COVID-19 caused the largest single mass behavior change ever seen on a global and national basis. The pandemic not only affected people's jobs but shocked their financial, social and mental health in addition to the virus's attack on physical health.

We saw businesses and schools go remote on a large scale almost overnight. Utilization for telehealth services skyrocketed—and so did coverage for those services. Shopping inside physical stores plummeted while ordering online went in the opposite direction.

COVID-19 has also changed the way we communicate. It has led to increased visibility and accessibility of leaders and a renewed value on benefits, including health care, flu shots and mental health. We were already moving toward communicating more frequently—and in small, easy-to-digest nuggets—but COVID-19 made these techniques more important than ever. Changing to a remote workforce has also forced us to experiment and try new technologies that might have otherwise taken years to adopt. And this isn't expected to change as we emerge from the pandemic.

COVID-19 has also changed the way that many people access health care. Instead of heading to a local clinic or emergency room, participants are opting for digital screenings or virtual visits. Before COVID-19, telehealth was more of a novelty than a necessity. Now, it's surprising when it's not offered. This is because people want convenience, and they also want to minimize their exposure to COVID-19 and other contagious illnesses like the flu. People were more willing to return to in-person visits when COVID rates declined, so telehealth utilization has decreased. However, telehealth use is expected to remain higher than before COVID and to continue to be an important part of the health care system going forward.

It's also important to bear in mind that COVID-19 did not start these changes—It simply accelerated their adoption. Technology has been driving us in this direction for years. These days, we have access to just about everything at our fingertips, through no more than a tap of a screen. People expect the same level of consumer service and access from their benefits that they receive in other areas of their lives. COVID-19 has forced benefit funds and other health care organizations to meet those consumer expectations.

vendors. Today, many multiemployer funds have their own websites, but not all of the sites are truly digital front doors. The site might have been state of the art when it was built, but if that was a decade ago, it's unlikely that it will meet the expectations of participants today. Technology is constantly evolving. It's important to regularly reassess your site to make sure that the features, functionality, content and design are all current and working together to make it an effective resource.

When benefits information is available online, participants and their families have a single destination to act on their benefits or find answers to questions anywhere, anytime.

For participants, an accessible and easy-to-use benefits website will help them find the information they need fast, minimizing frustration, enhancing their experience and

inspiring trust. It will also help them see their benefits holistically rather than as a patchwork of providers and administrators. Family members will be able to access benefits information, too, allowing them to make more informed choices, together.

A benefits website also provides a platform for ongoing, continuous communications where you can offer decision-support tools to help participants model the potential impact of their decisions. These tools help participants understand their benefits with real-life examples. You can also use these types of tools to help with enrollment and other aspects of your benefits. Not only are you helping participants access information but, through the use of technology, they can exercise control over their health care choices.

The website can also work for you by bringing fairs and meetings to your participants and their dependents, wherever they are. Using a mix of on-demand and live content, you can open your digital front door to your participants and welcome them to your virtual benefits fair. You can also link up to resources from your vendors and other benefits partners, leveraging their tools and content.

Finally, the website should be the central hub that connects participants to information about their benefits as well as to the online resources provided by your vendors and benefits partners. Make sure that participants come to your house first (to expand the digital front door analogy) instead of connecting straight to external resources. You want to be their primary point of access where it makes sense.

One way to make your site a valuable resource for your participants is to post relevant, timely news stories on your site. The stories could be news about upcoming meetings, events or deadlines, or they could be links to outside news sources with articles of interest that are related to benefits—wellness, retirement planning or healthy eating over the holidays, for example. You can also post quizzes or other activities that make your site fun and interesting to visit. Finally, taking the time to explain the programs and resources on your vendors' sites can be very valuable. That way, your participants know what to expect, what to look for and what they'll need to log in on the other site.

Marketing Your Benefits Matters

Without marketing, participants may not respond. Marketing is how you grab attention, engage your audience and motivate action.

Using Wearables to Inspire Community

One of the lessons learned during the pandemic is that technology can be a connector. While some people may put on their headphones and bury themselves in their phones, technology, apps and wearables can actually bring people together.

Organizations have found ways to leverage wearables and mobile apps to bring their people together despite being remote and quarantined. Instead of having a walking club at lunch or having a race one weekend, they set up online challenges to get their participants moving and healthy—and to build community. People send in photos, videos and tips—and even engage in some friendly trash talking. And organizations partner with their vendors to leverage digital tools and promote the events.

learn more

Education

67th Annual Employee Benefits Conference

October 17-20, Denver, Colorado

Virtual option available.

Visit www.ifebp.org/usannual for more information.

From the Bookstore

**Trends in Benefit Open Enrollment and Communication:
2020 U.S. Survey Report**

International Foundation. 2020.

Visit www.ifebp.org/communicatingbenefits for more details.

To get participants to truly engage with benefits, you have to communicate with them throughout the year. Fortunately, we have a wide range of media at our disposal. They include traditional print formats like newsletters, postcards and posters; in-person meetings; and on-line and interactive communications like emails, websites, videos and webinars. Then there are new channels like social media, infographics and podcasts. It's important to find the right mix for your organization and your participants. Be sure to invest in digital communications, but don't abandon traditional channels.

The sidebar "Using Wearables to Inspire Community" describes how organizations have used wearables and mobile apps to bring people together even while they were working remotely.

Work With Your Benefits Partners to Tie Together Your Ecosystem

When you leverage your vendors, you essentially put them to work for you. Consider all the touch points they have with your participants and how to integrate them into your digital front door strategy.

Vendor communications are generally very good at explaining their own programs. But they're not always good at tying in to your overall benefits messages or your other programs. That's why you want to proactively tie them back to your programs. For example, your PBM might send out a postcard about flu shots, but you might also cover flu shots through your medical benefits. Just relying on the vendor postcard would give

bio



Joshua Meyer is a senior consultant at Segal Benz, the communications consulting practice of Segal, the benefits and HR consulting firm. He has more than 25 years of experience providing strategic communications, research and public relations for unions and related organizations. He has been previously published in *Benefits Magazine* and has presented at International Foundation of Employee Benefit Plans conferences and other events and written for a variety of media outlets about international health care and pension systems, economic development, labor law, immigration and international trade.

your participants incomplete information or lead them to think that there was a benefit change and they can no longer go to their doctor to get a flu shot.

Make sure you're familiar with what your participants are seeing and have access to when they go to your vendors' websites or use their apps. That way, you can explain the resources available and how to use them. Your website remains your participants' first stop, but you don't need to create all the content yourself. Point them to the resources available from your vendors.

Barriers to Overcome

Of course, it's easier said than done. Building an effective digital front door requires resources—funds to cover the costs of developing or redeveloping your website as well as staff in place to monitor and update your website and other digital channels, create your benefits communications and coordinate with your vendors. On top of that, we've all seen stories about organizations being victimized by online pirates and ransomware. Successfully overcoming these

and other obstacles requires a strategic, thoughtful approach. You don't need to do everything at once. You can take a measured approach and experiment with different technologies, messages and media. See what works for your audiences and what does not. And, as always, work closely with legal counsel and your plan professionals to make sure you're taking the necessary precautions to protect your organization.

As people return to the workplace, there's no reason not to continue leveraging digital tools to build connections and community and get the most out of your benefits communications. The use of a digital front door strategy may have been accelerated by the pandemic, but we were heading that way already. Participants are using tools like these in other aspects of their lives and expect to see them more and more. You can continue using these tools to help participants understand, value and utilize their benefits. You'll create empowered, engaged participants who are invested in their health and the benefits that you provide. 🎯



pdf/921