

WHITE PAPER

Emerging Solutions for Voluntary Benefits





Voluntary benefits have the capability to play a critical role in supporting the core plans and bring higher value to the benefit strategy, if desired.

The integration of decision support tools and claims strategies has emerged providing effective levers to further enhance employee engagement and experience. Employers may choose to take a more intentional approach to how voluntary benefit programs are designed, delivered and aligned with broader organizational objectives.

Through our work with employers, we've found that starting with clearly defined goals and outcomes ensures every decision—from plan design to ongoing program management is made with purpose and long-term value in mind.

Enrollment and Claims Strategy

Key decisions around enrollment and claims integration can shape the employee experience and program performance:

- Will voluntary benefits be integrated into your core enrollment platform or be offered separately?
- Is integration with medical, disability, or out-of-pocket spend programs appropriate?
- Should claims be auto-paid, or will reminders suffice?
- What are the cost implications of these choices?

Carrier selection should be informed not only by product design and pricing but also by the overall employee experience.

When these factors have been considered, it becomes clear which carriers make the most sense to include in your marketing efforts. Of course, ongoing oversight of the voluntary program provides management of the loss ratios and ensures new plan enhancements are added as they enter the market.

Filing claims on supplemental plans can be a daunting task. There are numerous options available that can provide guidance and assistance, as well as carriers that can automatically pay benefits when the voluntary plans are connected to medical, leave or disability coverages.

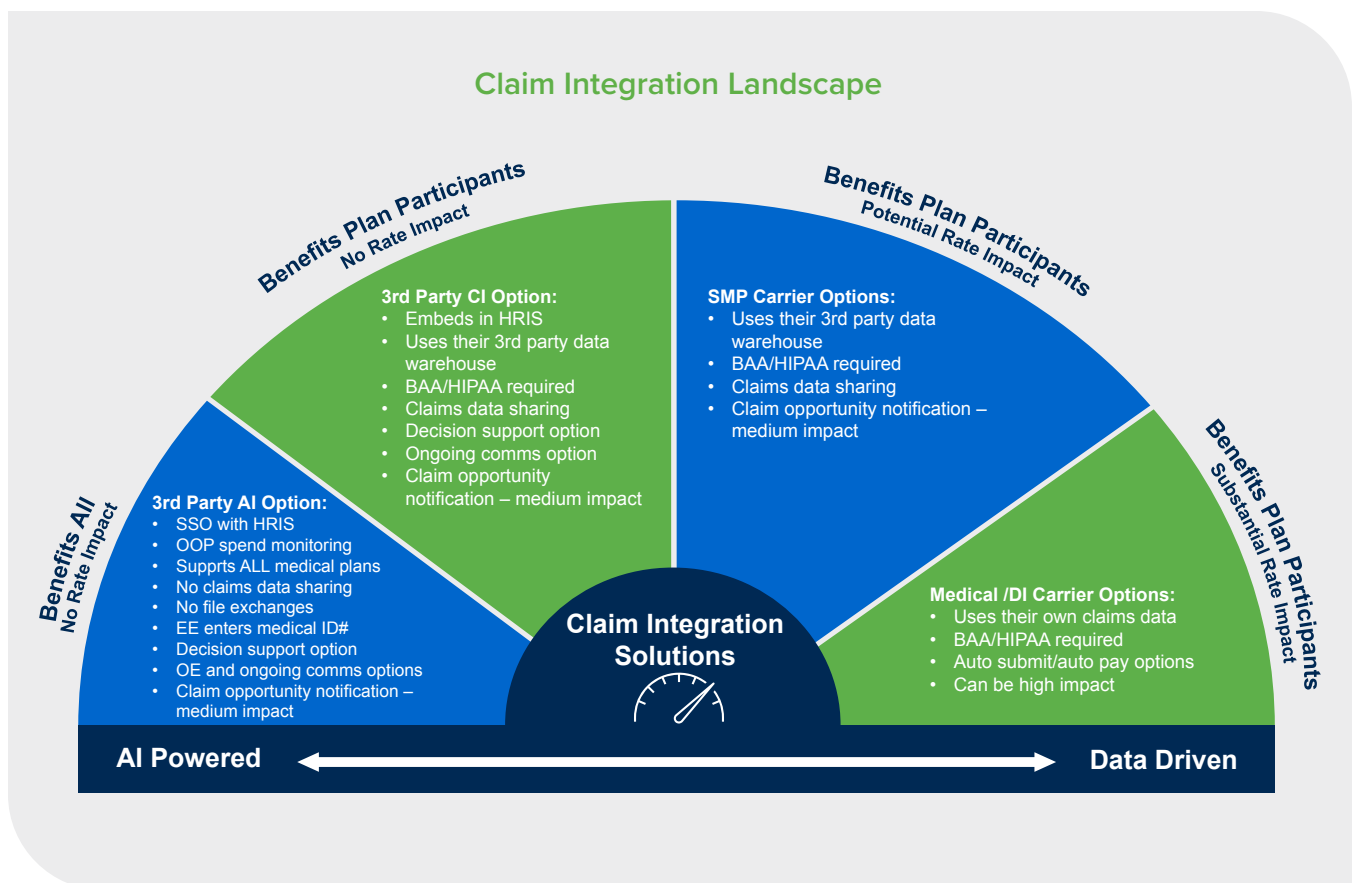
Claim Integration Solutions and Landscape

There are several key factors to think about when choosing a claim integration solution. Employee involvement can range from highly engaged to completely absent depending on the method used and the impact on rates may vary from minimal to significant.

Determining what product you wish to connect to the supplemental plans and understanding the implementation requirements is also essential. The process and outcomes can look very different from one carrier and process to another.

Claims integration is a rapidly evolving space with a wide range of solutions:

- **AI-Powered Tools:** These require no claims data sharing or BAAs and can support employees and all of their family members—even those not on the employer’s medical plan. They offer moderate utilization impact with minimal rate load.
- **Third-Party Solutions:** These require claims data and BAAs, typically offer medium utilization impact, and are limited to only employees on the employer’s medical plan.
- **Carrier-Owned or White-Labeled Solutions:** These are provided by supplemental carriers to employees on the employer’s medical plan only. They may include auto-pay or reminders, with medium to high utilization impact and corresponding rate loads. For example, the higher impact expected, the higher the rate load will be.
- **Medical/Disability Carrier Solutions:** These carriers also offer their supplemental medical plans, most with robust auto-payment features. They do come with a rate load and volatile premiums if utilization is high, which it usually is.



A decision support tool may resonate well with your population and help provide education around the product offering. Ongoing communications that reinforce benefit awareness and encourage wellness behaviors throughout the year could also prove beneficial. These tools can be provided at no cost when offering a particular carrier’s products.

We have robust RFIs in claim integration and employee experience tools including decision support that can help guide your thought process as you look to enhance your voluntary offering.



About the Author

Susan Elder, *Senior Director of Voluntary Benefits*

Susan is a product leader and subject matter expert for Voluntary Benefits & Technology Solutions. She and her team are responsible for identifying, assessing, and implementing effective VB programs that help employers attract and retain employees.

Susan joined Brown & Brown, SNS in 2021. Prior to joining our team, Susan served as the VB Operations & Enrollment Leader at Willis Towers Watson. Previously she held various leadership roles with several “A” rated insurance carriers such as Voya, Transamerica, Humana and Allstate, providing oversight of VB sales, account management, case implementation and enrollment solutions. Susan has over 20 years of experience in employee benefits with a primary focus on voluntary benefits.

Susan holds a Life and Health license as well as a Property and Casualty license in the state of Florida and is an active volunteer in her community.



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Strategic Non-Medical Solutions, LLC
(California dba Strategic Ancillary Insurance Solutions)
One Beacon Street, Suite 17100, Boston, MA 02108