

Thinking Passive Enrollment?

Take this quiz before deciding.

On the fence about whether you should do an active enrollment, or just let things roll over to the next plan year? Use this handy quiz to get an idea of which direction might make sense for you.

In an **active enrollment**, employees must select their benefits by a certain date or risk losing certain coverages.

During a **passive enrollment**, employees who take no action receive the benefits they had the previous year.



▶ **1. Are you introducing any new plans?**

- A. OMG, our health benefits are getting a complete face-lift!
- B. We have two or three new voluntary benefits.
- C. Same old, same old.

▶ **2. Have you changed any plan designs or adjusted costs?**

- A. Just minor premium and copay increases.
- B. Yes, but very few employees will be impacted.
- C. Yes, and some employees will have to budget differently.

▶ **3. Would you like to increase enrollment in certain benefits?**

- A. Our low HSA enrollment makes me want to scream!
- B. We have some underused options.
- C. Our adoption rates track national averages.

▶ **4. Do your business goals include increasing employee engagement?**

- A. I'd like to increase engagement, but how?
- B. That's the least of my concerns.
- C. My boss uses those words every day!

▶ **5. Have your employees asked for more transparency?**

- A. My employees are actively looking for better benefits.
- B. Our total rewards app shows a complete benefits summary.
- C. They haven't asked, but it's the right thing to do.

7 to 10 Points
Active is the way to go.

You've made major changes and/or benefits engagement is important to you. An active enrollment requires robust communications. To reduce the likelihood employees will miss the deadline and lose coverage, consider a grace period.

4 to 6 Points
You could go either way.

You're undecided this year and may be weighing the pros and cons of going active. A passive enrollment means no one will lose coverage, but employees may also be less likely to appreciate the investment you've made in your benefits.

0 to 3 Points
Looks like passive this year.

Take the path of least resistance, especially if your enrollment platform is clunky, outdated or lacks a decision support tool. Consider upgrading and holding an active enrollment next year to get the most return on your benefits spend.

SCORING: 1. a-2, b-1, c-0 • 2. a-1, b-0, c-3 • 3. a-2, b-1, c-0 • 4. a-1, b-0, c-2 • 5. a-2, b-0, c-1

Did you know?



Today's benefits administration technology makes it easier for employers to consider an active enrollment, especially if their solution includes robust decision guidance tools. During plan year 2019, only 16% of Businessolver clients decided to hold an active enrollment. The following year, however, that number increased to 34%.

Learn how decision guidance tools help employees and HR teams in the [2020 MyChoiceSM Recommendation Engine Benefits Insights Report](#).

[Read the report](#) →