

Listening is Key to High-Deductible Health Plan and Health Savings Account Enrollment

“After I took the time to understand how the plan works, I could really see the potential advantages for me: tax-free savings and interest, and accumulating funds for future health care needs. If you can grow your account after your first year, you can have money saved up for unexpected expenses.”

– Focus Group Participant

Client Issue

A global telecommunications manufacturer implemented a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) to complement its ongoing health and wellness initiatives. The company selected the ACS|BNY Mellon HSA Solution because of its flexibility and market-proven HSA capabilities. Supported by a strong multi-media implementation campaign and a one-time-only incentive — an initial, employer-funded deposit into the employee’s HSA — 25 percent of benefits-eligible employees enrolled in the HDHP and HSA offering in year one, exceeding management’s expectations.

The company wanted to maintain its HSA enrollment and continue to build momentum to engage employees in its ongoing health and wellness initiatives. Knowing that the sign-up incentive would not be offered again in future years, the company needed to drive participation through the right combination of education and promotion.

Solution

To help refine its ongoing communication strategy and address concerns about the perceived complexity of HDHP and HSA plans, the company asked Buck’s communication consultants to talk with its employees. Buck’s focus group strategy targeted three participant categories: current HDHP plan members who had already opened HSA accounts, HDHP plan members who had not yet opened an HSA, and enrollees in alternate plan options. Objectives included:

- Assessing awareness and overall understanding of HSAs
- Surfacing questions and misperceptions regarding how HSAs work, including plan advantages and disadvantages
- Identifying barriers to selecting an HSA option and keeping participants enrolled
- Testing messages and tactics that would motivate employees to enroll and/or stay enrolled in the plan

In addition, Buck was actively listening for potential employee testimonials to include in future plan marketing communications.

Buck distributed a brief confidential questionnaire for completion at the beginning of each session. This tool helped ensure the collection of unfiltered, candid responses regarding awareness, understanding, and perception. The Buck team also probed employees for opinions and information shared in the questionnaire responses.

To further pinpoint areas of confusion and identify the strategies, tactics, and messages that could be most effective, Buck used a PowerPoint® presentation to illustrate key HSA and consumerism concepts and messages. This confirmed the potential usefulness of proposed key messages so the concepts could be further refined for use in the open enrollment communication strategy and campaign.

THE hsa SOLUTION

Results

The focus group sessions confirmed a relatively direct correlation between employees' time investment and their understanding of the HDHP and HSA plan options, as well as their satisfaction with their enrollment decisions. Further, those who leveraged online tools and calculators felt better informed and were more likely to elect this plan option. Employee meetings (including impromptu hallway conversations) were viewed as very helpful in building interest and understanding.

The company designed messages to directly address barriers and points of confusion, including highlighting information needed to help make a decision and, once enrolled, how to open an HSA.

Enrollment results for year two exceeded expectations, holding steady at 25 percent of eligible employees (versus the decline that had been anticipated because the initial sign-up incentive was no longer offered) and nearly all new enrollees followed through on steps to open their HSAs in a timely manner. In addition, the average HSA account balance increased by more than \$500, suggesting that employees were beginning to use HSAs to save for future medical expenses.

HDHP and HSA enrollment for year three continued to hold steady at 25 percent of eligible employees.

Encouraged by the level of ongoing participation, the company is continuing to promote this consumer-driven health care option. For year four, the company plans to implement online e-signature screens so that an HSA can be opened concurrently and conveniently with the election of an HDHP option during open enrollment, to help drive even higher HSA participation in 2010 and beyond.

Contact Us

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