

# HIGH-DEDUCTIBLE HEALTH PLANS: 5 SECRETS TO SUCCESS

Is your consumer-driven health care plan easy to understand? Could employee participation and usage levels be higher? Here are some tips you can use to demystify your high-deductible health plan and take benefits conversations with your employees to the next level.



**1**

**83%**  
of employers offer an HDHP  
(Employee Benefit Research Institute)

### COMMIT TO AN EMPLOYEE-FOCUSED COMMUNICATIONS STRATEGY

- ▶ Appeal to your employees with relevant information they'll actually want to consume by letting them guide your efforts.
- ▶ Develop straight-forward education materials based on their feedback.
- ▶ Determine how and when employees want to receive benefits information, and customize your communications to meet their unique preferences.

**2**

### CONSIDER ACTIVE BENEFITS ENROLLMENT

- ▶ When you need to guarantee a connection with employees, require them to enroll in benefits next year.
- ▶ "Active" enrollment engages employees to take some form of action in order to receive benefits for the following plan year. It's an especially powerful strategy when Open Enrollment coincides with the introduction of new healthcare benefits.



**24%**  
of employees enrolled in HDHPs  
(Kaiser Family Foundation)

**5**

### PROVIDE ONGOING EDUCATION

- ▶ Keeping educational content in front of employees year-round ensures they have access to it—and can act on it—when they need it most.
- ▶ Leverage both evergreen and latest and greatest information to keep the important topics top of mind.
- ▶ Strategically implement year-round benefits communications to build a workplace culture of healthcare consumerism.



INCREASE ENROLLMENT

**48%**  
of employees didn't understand how an HDHP plan really works  
(Aflac)



**3**

### EMPLOYEE HIGH-TOUCH, MULTI-CHANNEL COMMUNICATIONS

- ▶ Today's employees span generations and everyone likes to receive HR communications differently.
- ▶ It's a good idea to use a mix of channels but by all means, be strategic about it: ask your employees for direction.
- ▶ Make both informational and educational materials available to employees in various formats: paper-based, digital, in-person, etc.

**4**

### MEASURE YOUR PROGRAM'S ROI

- ▶ Do yourself and your HR department a favor and set measureable employee communications and engagement goals.
- ▶ Analyze and quantify your team's activities to give company leaders visibility into what HR is contributing.
- ▶ Apply learnings to drive better results.



TO LEARN MORE ABOUT HOW YOU CAN INCREASE EMPLOYEE ADOPTION OF YOUR HIGH-DEDUCTIBLE HEALTH PLAN, EMAIL [SALES@GUIDESPARK.COM](mailto:SALES@GUIDESPARK.COM).