

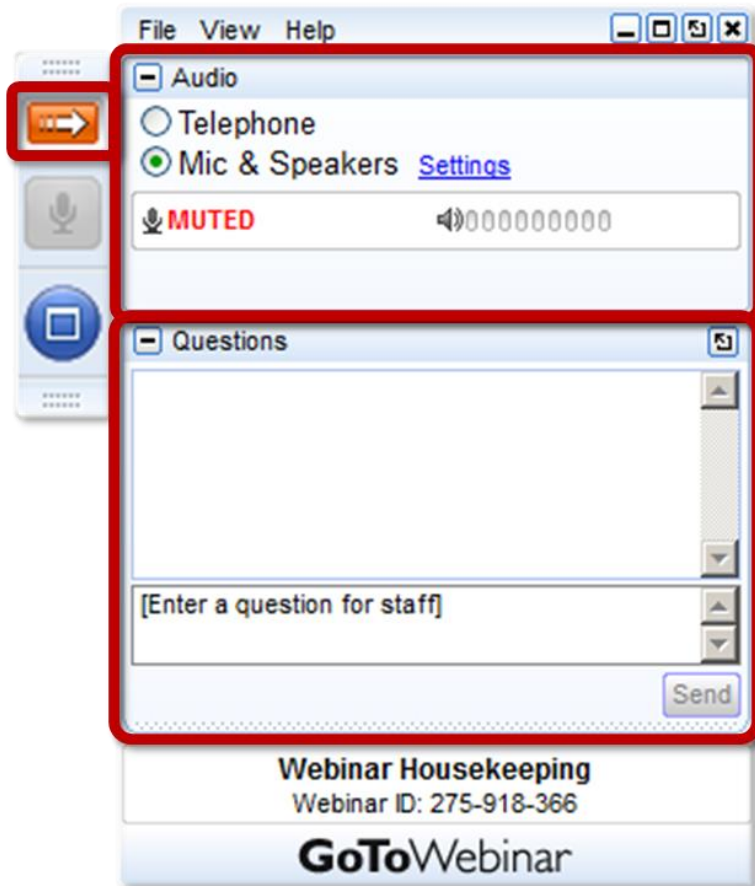
# The Nuts and Bolts of Open Enrollment

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# Have a question?

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We love your questions, it makes us feel useful

# Agenda

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- The Open Enrollment Product
- Enrollment Types and System Design
- Recommendations and Decision Points
- The Open Enrollment Process
- Common Mistakes
- Troubleshooting

# The Product and Design



# The Open Enrollment Product

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- Manages plans available for OE
- Sets dates for OE window
- Provides change tracking
- Reporting & Notifications
- Ends enrollment for plans
- Automatically activates and transitions history of enrollment types

# Enrollment types

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- New hires are making *current* enrollment elections
  - Employee may have some plans in new hire and others in open enrollment, but not both for the same plan
  - Plan rules dictate how to handle new hire enrollments, which may be different from open enrollment rules. (i.e. voluntary life GI)
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  - Open enrollment report will not contain new hires
- Reports can run either current or open, or both if you use dates
  - Make sure you know what data you are looking for

# The Prep



# Prepare for success & eliminate stress

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- Don't overcommit & leave time for testing
  - We **love** calls like: “OE is starting tomorrow, did I set up correctly?” and we **adore** calls like “OE is starting tomorrow, what do I do?”
- Familiarize yourself with the data and formats carriers will need and when they need it
  - Do you have access to everything? Will you need to transmogrify the data?
- Utilize agency reporting to identify plans that are renewing
- Remember you can only have one Open Enrollment active at a time. Get your renewal dates in sync.
- Consider setting VL/DBL plans as single year instead of multi-year
- Medical/cafe/CDH should all have the same effective date to include in OE – they are all tied together

# Work backwards to establish deadlines: January 1

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- Carrier deadline December 10
- System administration (type of data) 3 days\*
- HR Administrative period 5 days
- Enrollment period 10 days
- Complete testing 5 days
- Complete renewal & OE build 1 day

**Don't work on the weekend!**  
**Begin the process on November 6th**

*\*This may vary depending upon the carrier requirements*

# Active vs. Passive Enrollment:

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-  Active Enrollment – all employees are required to go through the enrollment process to enroll in new plans
-  Passive Enrollment – if an employee is not changing their elections, they are not required to go through enrollment

## Why we **love** (for real) Active Enrollment

- Introduce or re-engage employees in the system
- Obtain and verify required employee and dependent data
- Accuracy of election data
- Sell more voluntary products

# Loading existing enrollments

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Do I really want to do this?

## Why you would do it

- You only need to do this for VL and VXTD if there are GI or issue age items
- Employee can see current election (for all of 10 seconds)
- You have lots of free time so setting up a group 2x is a good idea

## Why you should not

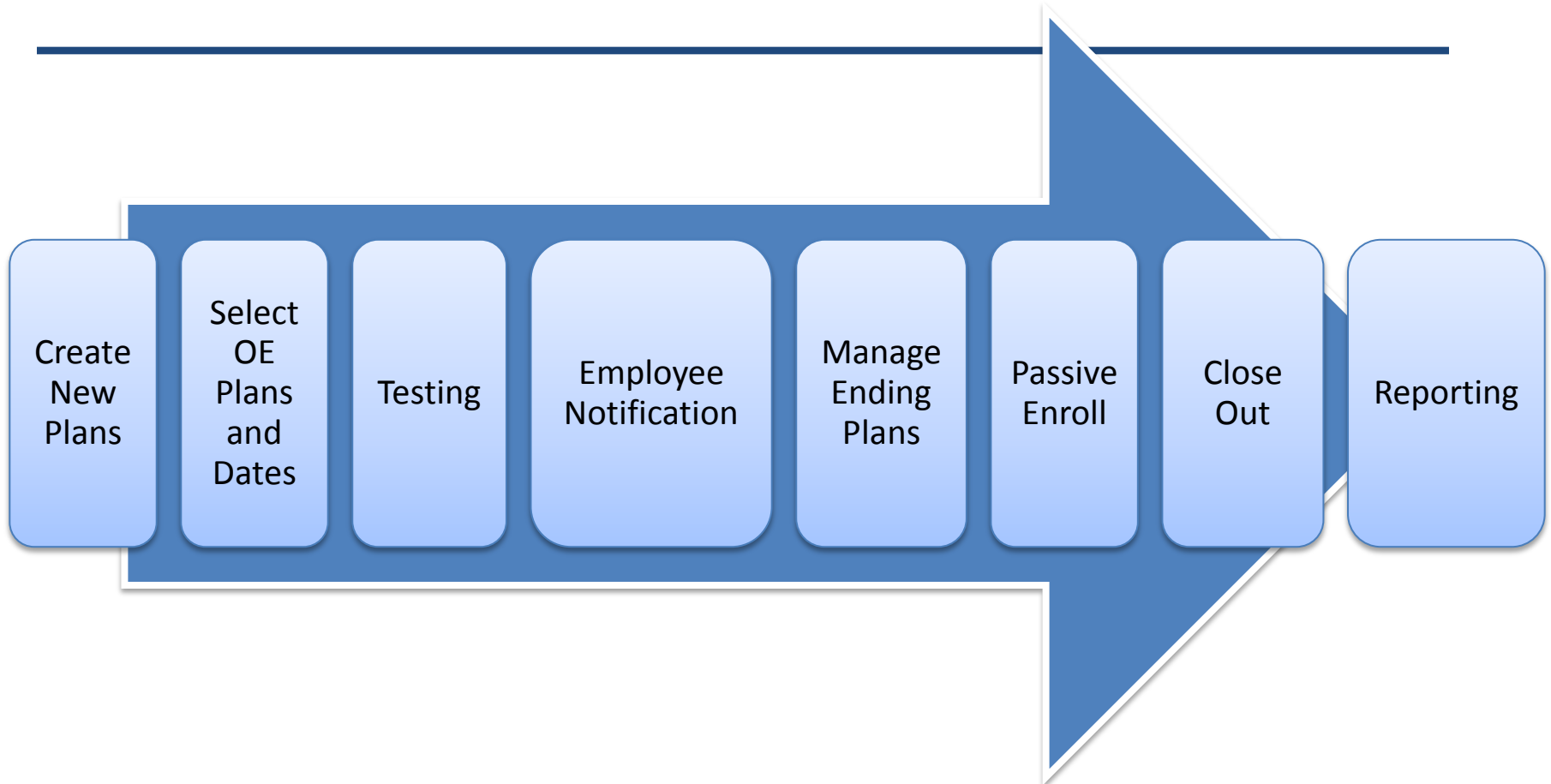
- A lot of effort for not much value
- You don't have all the employee and dependent data
- Getting info from the carrier is a pain
- You have other jobs to do...and a life!

# The Process



# The Open Enrollment Process

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# Step 1: Create New Plans

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- What are my options?
  - Create new plans from scratch
  - Renew my existing plans
- Renewed plans drive the OE changes report, use this to eliminate unnecessary changes reported
  - EE moves from a current plan into the renewed plan, the change will not be reported
- Renew to simplify copy plan, but unlink if the plan is new and you want to capture changes
- Activate your plans to prepare for open enrollment
  - Will be making it required for plans to be active to be included in OE

## Step 2: Setup Open Enrollment Plans and Dates

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- Set Open Enrollment effective date
  - Drives the plans that appear for selection
    - Plans active on this date will be able to be selected for OE enrollment
  - Used as the effective date of enrollments
    - This is why you can only have one!
  - Determines which plan have enrollments that need to be ended
- Select OE plans
- Set dates for OE starts/ends dates for the enrollment window
  - This is the date range where employees can enroll
  - Refer back to your timeline to make sure you are on schedule
  - The window can be unlocked for an individual employee
- Don't forget to activate the OE session

## Step 3: Testing

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- We always test, and you should too
- Test all enrollments, plans and class variations
- Get HR to test too, it's their responsibility



### The Testing process

1. Create demo employees (one for each class and payroll group)
2. Use the “Unlock Open Enrollment Tool”
3. Test all scenarios
  - Employee sees all eligible plans
  - Costs are as expected
  - New hires or newly eligible have the expected windows
4. Check “Can’t Start Enrollment” report and “Employee Missing Data” reports
5. Turn testing over to HR
  - You want their eyes to catch anything you might have missed

## Step 4: Employee Notification

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- OE notification emails
  - Create a template to be used more than once
  - Specify which employees should receive the email
    - Not Started
    - Not Completed
    - Completed
  - Select specific employees
- OE Home Page Welcome Message



# Step 5: Manage Enrollments in Ending Plans

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Only necessary if you have existing plans in the system

What are my Options?

- Option 1 - Passive Enroll
  - Maps ees enrolled in *current* plan into *open* plan
  - Creates an Open Enrollment record for ees who did not complete an active enrollment
- Option 2 - Passive Decline
  - Creates an *open* declined enrollment record on the *current* plan
- Option 3 – End All Elections
  - This will end all of the *current* plan elections

## Step 6: The Enroll Tab



- Action is only required on this tab if you are processing passive enrollments.
- Creates OE records for all employees based on the mapping for *Ending Plans* that are set to Passive Enroll
- This can be processed at any time (and more than once)
  - Push through again if ees makes changes to current plans.  
Ex: New Hires, life events
- Must be done before the OE changes reporting
- Cannot be processed until all tasks on the Ending Plans tab have been completed

## Step 7: Close Out

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- Best Practice: schedule close out for effective date of new plans
  - This does not automatically happen!
- This process changes all employees' *current* elections to *prior* and then all *open enrollment* elections to *current*

**PRIOR**  **CURRENT**  **OPEN**

- End dates are applied to ending plan enrollments
- Once open enrollment has been closed, it cannot be reopened

# Reporting





## Step 8: Open Enrollment Reporting

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- Do not need to close open enrollment before pulling OE reports
- Determine what data you need to pull
  - Do you need a listing of all new enrollments or just the changes?
- Ad hoc reports for full roster
  - Select type Enrollment type = open
  - Don't forget your new hires
    - Enrollment type = default and use date filters and plan filters
- Ad hoc payroll deductions for full roster
  - Row based report of all active deductions as of a specific date
  - Use after OE window is closed to provide payroll a report of all deductions for the new plan year
  - This is **not** a change report, and will not pull deductions that should be ending

# Open Enrollment Reporting cont.

*You asked, we listened!*

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- Open Enrollment Changes Report
  - Provides a before and after pictures of the values that have changed during OE
  - Row-based report which identifies the following changes:
    - Demographics
    - Enrollments
    - Monthly costs

# Open Enrollment Reporting cont.

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  - Provides a before and after pictures of the values that have changed during OE
  - Row-based report which identifies the following changes:
    - Demographics
    - Enrollments
    - Monthly costs
- Open Enrollment Changed Elections
  - Custom row-based report of any enrollment that was identified in the open enrollment changes report
  - Used when creating a file of all elections for only those people who have had enrollment changes in open enrollment
  - Very useful when filtering by carrier to identify those enrollment changes specific to each carrier

The More you Know...



## Common mistakes

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- Changing ee classes mid-OE (should be done before or after)
- Make sure GIs on Voluntary plans are configured correctly (late entrant and additional benefits)
- I inactivated my OE session. That's good enough.
  - Not really, sorry. This does not complete the transition process of the enrollments and plans
- I can just extend the end dates on my plans, right?
  - Negatory. Please don't do this.

miStAkEs  
are proof  
that you are  
**TRYING**

# Troubleshooting tips

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- I just added a new plan, why isn't it displaying?
  - Did you add it to the OE session?
- I can't push "Go" on the Enroll tab
  - Did you map all plans on the Ending Plans tab?
- I can't run my OE change reports?
  - Did you complete the Ending Plans and Enroll processes?
- I can't close out my OE session?
  - Are ALL other processes completed?
  - Is the OE window still open to employees?

*We want to know what you think!*

Comments or feedback can be sent to  
[events@employeenavigator.com](mailto:events@employeenavigator.com)

