

Post-pandemic, business and benefits are all about hyper-personalization

By [Adam Michaels](#) July 11, 2022, 9:00 a.m. EDT 5 Min Read

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The pandemic was a tectonic shift that changed the world. Businesses were shuttered and only essential workers were allowed to show up to the [workplace](#). The skies over Los Angeles, where I live, became crystal clear as commuter pollution disappeared. Streets were empty. Essential workers began clamoring for hazard pay, PPP, increases in paid sick leave and job preservation. What followed was not “a few weeks to flatten the curve” that politicians promised, but 24 months that would change everything.

I recently had the honor of being invited to participate in a webchat series sponsored by BCS Financial and hosted by [Eric Silverman](#), founder of Voluntary Disruption, to discuss the resounding implications that COVID-19 has had on human resources and the [employee benefits](#) industry. During that conversation, I mentioned that no single event had done more to rattle the status quo of society since September 11th.

[There's no going back to the old playbook of benefit fairs and brown bag lunch-and-learns, which fail to acknowledge new anxieties, remote workers and The Great Resignation. But there is a silver lining for those who are looking for a way to differentiate your advisory practice.](#)

[COVID has made working Americans take stock of their benefits, realizing both their fragility and financial exposure. After years of apathy and disengagement, they are now willing to actively engage — and it didn't take a cancer diagnosis to trigger this realization.](#)

HR departments that are dealing with a bevy of perplexing issues are eager for solutions to all of their new problems. If you allow clients to talk through their concerns, they will provide all the insight you need to earn your keep. Two areas of concern that you will most commonly hear about involve unsustainable costs and low adoption of strategic imperatives.

With healthcare costs rising at twice the rate of wages and three times the rate of inflation (before the recent spike), they are set to double by 2027, according to the U.S. Bureau of Labor Statistics National Compensation Survey. In addition, Aflac reports that new plan designs and other cost-containment strategies have failed to capture the attention and imagination of employees. After only 32 minutes of reviewing their options, 92% default to their previous coverage.

With both core and voluntary benefits becoming more commoditized, industry professionals and carriers alike can no longer approach product categories such as core, voluntary, ancillary, etc., in a silo. Doing so leaves them telling only part of the story, further exacerbating the challenges of errant employee decision making that has led to an estimated 80% choosing the wrong coverage. The result is an average of \$1,431 a year in unnecessary expense, and many of the aforementioned HR concerns. So what are the solutions?

Those that are beginning to win big in this new environment have realized that today's challenges are less about plan design and cost comparisons, and more about **employee engagement and education**. Their strategies use modern technology and omni-channel communication (voice broadcast, MMS, text, email, video) to build robust campaigns that **amplify corporate narratives of caring**.

They also leverage **gratitude and appreciation** to build loyalty to the organization and as a catalyst to action, seeking to move the needle on employees becoming proactive consumers. And they meet employees where they are, delivering hyper-personalized decision support from empathetic subject matter experts in a hybrid way. When onsite is not an option, they use web conferencing to maintain the intimacy of one-on-one interactions with the added flexibility that mitigates anxieties and liability and offers maximum flexibility for employees to get the support they deserve. This is the silver lining!

COVID forced companies to be nimble to survive. They used text to reach employees about pressing business related issues such as closures and outbreaks. They used Zoom meetings to create connection when social distancing made it otherwise impossible. And the best ones fostered a sense of community through a narrative of concern and caring.

Employees also adapted. They were forced to take personal responsibility, finding new ways to cope with freedom and balance priorities from distractions. They were required to ingest massive amounts of information and decipher what actions to take to create adequate peace of mind around the safety and security of their loved ones. Out of necessity (in most cases), they embraced technology – accelerating its adoption by an estimated 12 years in less than 24 months. This not only paved the way for remote work, but also enabled them to send their kids to school, attend religious services and participate in happy hours. For many, Zoom has become the new phone call and replaced two-hour daily commutes.

The fact is that 24 months ago, had you attempted to present a hybrid approach to solve the ills that plagued your clients, it would likely have been met with objections of “low sophistication” and serious doubt that it would be a success. There would be a reluctance to use voice broadcast or text despite the ineffectiveness of traditional web portals, handbooks and email campaigns. But today, HR teams have proof that these modalities are effective and well received. They have experienced first-hand the efficiency of outreach beyond email, and they saw employees nimbly navigate what once seemed an impossibility.

In the end, ask questions, listen intently to the responses and realize that the answers to today's problems are not found in spreadsheets or plan designs. More likely they are solvable by **focusing on engagement strategies and delivering decision support**. Moments in time do not last forever — I guess that's why they are called moments. I encourage you not to let this one pass.