

Building Momentum for Online Self Service Employee Benefits

10 Ways to Assure Success of your Self Service Deployment

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If you're planning to introduce self service capabilities to employees for managing their own benefits, your organization is already convinced of the advantages and value the technology provides. You expect online enrollment and benefits management to significantly lessen staff burden, reduce costs of benefits administration and foster employee satisfaction with the improved ability to make informed decisions.

But successful rollout of this technology takes more than simply activating Web-based applications, sending emails to employees and issuing management directives. The answer to reaping the rewards of Web-based self service tools resides in a careful examination of issues related to people and processes as well as the new technology.

To receive full return on your investment, use the following 10 guidelines to gain enthusiastic support and utilization of your interactive self service solution.

People: Get them on your side

Psychology plays a key role in changing behavior. Rolling out a new method—even if it's dramatically better than the previous one—takes careful consideration and attention to how people will react to the change.

1 Develop ways to counter effects of human nature.

In every organization there will be resistance when busy employees are asked to handle for themselves tasks that were once done for them.

For example, during migration from interactive voice recognition (IVR) to a combination of IVR and Web tools, users will continue to use the familiar phone method as long as they can, rather than learn a new system. And often they'll keep directing questions to customer service representatives (CSR), simply because HR people have always had the knowledge and the answers they've needed.

Successful migration to a Web-based culture may require removal of support for old technologies and methods. These tactics will encourage the cultural change.

- Reduce IVR availability and/or provide IVR availability only to those employee segments without online access from work.
- Establish built-in waiting times for IVR applications and for service representatives. Then communicate to callers during their wait how they can access online applications to complete requests faster.
- Publish phone numbers for benefits administrators and CSRs in your Web applications. That means employees have to go online first anyway before initiating any requests, and may find the information they need while there.

2 Ask for buy-in from your line managers.

Gaining backing from people in your company who influence the opinion of others can go a long way to successful implementation of employee self service benefits. Typically successful implementation of Web-based tools requires participation from managers and administrators during planning and testing stages. Through this involvement in the initial delivery strategy, you gain their buy-in—right from the beginning. This feeling of "ownership" pre-disposes these influencers to help assure that other employees embrace the new benefits service.

If problems arise for staff or users, your managers will be the first to know and be more prone to take action to resolve the situation. Having established this alliance with the front lines is invaluable for the continuing support and pro-active communications that will optimize your return on investment.

3 Make it easy for benefits staff and technical personnel.

It's not only employees who may resist change. Veteran benefits administrators have developed their own processes to administer benefit programs. Before moving to a new system, look at the consequences of the resulting stress and confusion on productivity and decide if it's worth it.

Perhaps a better solution is to outsource your new self service benefits administration processes, especially during the initial transition period or first open enrollment. Simultaneous unrelated departmental pressures or staffing events sometimes make this the most prudent choice for success.

Another factor to weigh in your outsourcing decision concerns ramifications for your budget and technical staffing.

When you outsource benefits enrollment, you also gain access to state-of-the-art employee and manager self service technology—without substantial capital investment or the need to develop applications in-house. Further, the responsibility for ongoing support is transferred to a provider with experienced staff to maintain your applications around-the-clock, ensuring maximum access for employees.

4 Listen to users.

When people feel their concerns are being taken into consideration, they are more likely to overcome any remaining issues and adopt self service tools. It's also to your advantage to learn of issues in order to improve features and processes where possible so users use the system more fully.

You can set expectations for soliciting employee and manager opinions by providing multiple tools for ongoing input. At least one method to submit issues should be available online at all times.

Additionally, occasional satisfaction surveys should be conducted to measure success of online tools. This is also a good way to let users know their opinions are valued. Surveys indicate a company culture striving to understand what's working and what's not for its employees. A well-constructed satisfaction survey relieves tension and furthers empowerment—and it reveals any underlying issues that need to be addressed.

Processes: Help pave the new direction

The inherent result of using self service for benefit administration is productivity. It thrives on the efficiencies of eliminating tasks and the convenience of expanding available time. Proper management of associated processes delivers better return on investment.

5 Get rid of the paper.

Make your streamlined processes paperless transactions. Since many functions are automated with online interactivity, there should remain few occasions when benefits staff and employees actually must meet to document, change or confirm information. That means there's no longer a need for traditional worksheets and follow-up confirmation letters.

Empower your employees with the responsibility and the ability to maintain their own benefit records. They can print screen shots as they wish to provide a confirmation record for their files.

You might even consider eliminating the requirement for paper documentation for life events such as marriage, birth and adoption. Use the online record, instead. By eliminating the paper process, administration becomes more streamlined and productivity improves further.

6 Make benefits management a year-round activity.

Another way you capture more value is to improve convenience by expanding the time that employees can access online tools. Why provide online enrollment tools only during the annual two-week enrollment periods? That's a holdover from legacy paper-based systems of the past.

While it's true that nearly three-quarters of your enrollment transactions will still likely come during your annual or open

enrollment period, online tools can offer more opportunities for productivity. Year-round availability of applications for new hire and life event processing exposes new employees to self service models and saves considerable staff time during orientation and intermittently throughout the year.

7 Do it once. Do it right.

Efficiency drops dramatically when users are required to re-authenticate and/or provide the same data in each of several silo applications needed to complete an enrollment process. Who would embrace any system that wastes their time?

Assure this won't occur at your organization with integrated solutions served by one front-end for submitting data. The move to a front-end Web portal may help provide a sense of seamless integration, but complete integration may not be realized as long as technology applications are provided in silos.

Unfortunately, each system provider typically uses a different technology front-end. Stand-alone applications may offer administrative functions cost-effectively, but users have come to expect integrated solutions that provide the convenience of one-stop shopping and enrollment processes—even for life events.

Technology: Finding the right combination

Self service applications can only prove their worth if they are used. Strong emphasis must be focused on making it as easy as possible for employees and managers to access the system on their preferred terms.

8 Provide anytime access.

Access can be restrained by place and by time. Fortunately the advantages of the Internet overcome both. Closed intranet network access is too limiting. Companies should provide Internet access 24/7 for home users and also after-work access for those without residential Internet connections.

Work closely with your IT department to ensure that all employees both at home and at work have compatible software and operating systems for accessing your online benefits information. Most online applications require current browser versions of Netscape or Internet Explorer for optimal accessibility.

Remote access to benefits information via the Web improves employee satisfaction, since many people like to research benefit enrollment decisions with their families. And, compared to IVR applications, online applications are much more likely to be used outside of normal working hours, theoretically adding to workplace productivity. An average benefits enrollment session on the Web is likely to last 10 to 15 minutes longer than a similar session performed by IVR due to the volume of resources available online.

9 Deploy applications all employees can access.

You also must ensure that employees without Web connections at home have maximum access to applications at work. But accessibility only through workstations may be limiting usage more than you realize. To gain broader usage, provide access from workstations that allow employees to use the Web-based system outside of normal business hours. It's particularly important for retail and manufacturing organizations to also provide access through kiosks in break areas and lunchrooms for those who don't have personal computer workstations.

10 Streamline with administrator and management tools.

Extra savings and efficiency results from online tools that provide strong administrator capabilities. Be sure to select tools that provide segmented tiers of administrator access, including the capability to enroll on behalf of an employee outside of normal enrollment periods or processing rules.

You will also realize benefits from strong query capabilities that let administrators track usage by employee, by eligible population over a period of time, and even by type of access technology used. When tracking an individual's enrollment activity, for example, an administrator can identify the exact times an employee accessed an enrollment application, what changes or requests were attempted, and whether the transactions were confirmed or successful. Employers are using this electronic audit to deny benefit challenges when the audit indicates the employee failed to access the system within the appropriate enrollment periods.

Developing a Web-based culture

Whether you are implementing or encouraging support for online benefits delivery, you can advance your initiative by building a plan that addresses all the people, process and technology issues related to the change. Adoption efforts are most successful when you offer flexible options. Remember to execute tactics across all fronts ... and it never hurts to remind management of the ongoing value of self service capabilities. Doing these things and following the 10 guidelines described here will greatly increase your level of success.

Keys to Successful Rollout of Self Service Benefits Delivery

CHALLENGE	SOLUTIONS
People	
Ensure effective adoption by employees	<ul style="list-style-type: none"> ■ Counter human nature by reducing support for old methods ■ Get buy-in from opinion influencers ■ Ease benefit and IT staff burden by outsourcing ■ Listen to feedback from users
Processes	
Enable efficiencies for improved productivity and lower costs	<ul style="list-style-type: none"> ■ Streamline processes for paperless transactions ■ Make benefit management a year-round activity ■ Integrate data in one system for ease of use
Technology	
Provide universal access	<ul style="list-style-type: none"> ■ Web-enable for employee home access ■ Install convenient kiosks for workplace access ■ Include management tools

When employees manage their own benefits, everybody benefits.

Implementing a Web-based self service solution that is thoroughly accepted by your organization brings measurable results. The savings and efficiencies achieved by migrating to a Web-based system ensure positive reactions at all levels of the organization. Management applauds the reduction in associated costs, while optimizing benefits communication and compliance. HR personnel can focus on true healthcare cost drivers by eliminating time-intensive administrative activities. And employees appreciate the new empowering service that lets them manage their own benefits in a more informed, flexible manner.

ADP Benefit Services provides integrated and stand-alone outsourced benefit administration services and tools and a fully integrated platform to combine all your human resources, benefits and payroll information. With our experience and expertise we help organizations streamline benefit administration through best practices and proven systems—all tailored for your specific needs.



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