

Use technology to support and complement HR and benefit advisers — not replace them

By [Charlotte Santa Cruz](#) October 13, 2021, 9:00 a.m. EDT 2 Min Read



zorann/Getty Images

In an ever-evolving benefits market, the race for new clients is often determined by who can deliver the most robust [benefit technology system](#). But don't let the allure of something new and shiny steal the show — and lose the invaluable personal touch.

In the past 15 years, digital benefits systems have gone from lumbering, high-maintenance databases to slick, video-accompanied tech options complete with smartphone apps that allow employees to self-enroll without assistance. For the employer and broker, the perks of embracing

technology are almost innumerable in terms of reduced workload, fewer errors and a better billing experience. But can technology explain why an HSA makes more sense for a family, or which benefit model an employee should choose and how it will work?

Employees still need to talk to *people* — and most HR departments don't have the staff or expertise to answer employees' questions about specific policies, and most health brokers don't have the resources to handle enrollments while also juggling renewal marketing, proposals and customer service.

[How to Provide Benefits to All Employees](#)

In this podcast, industry expert Eric Tupper, Ameritas, discusses how employers can offer benefits to those who traditionally don't qualify for...

[Sponsor content from Ameritas](#)

Read more: [How benefits brokers are self-sabotaging by being un-coachable](#)

That's where a professional benefits enrollment firm can help. I know, I know — it's easy to say "we have people that can do that," but do you really? Are your people trained in the more difficult areas of voluntary benefits to effectively answer employees' questions when it comes to how guaranteed issue works, how pre-existing conditions apply or how the benefit will actually pay at claim time? Probably not. Most brokers find out after it's too late that using their in-house staff to save money or increase their bottom line can quickly create a liability when questions are answered incorrectly.

For employees, making the one-size-fits-all major [medical decision](#) is not difficult, but choosing voluntary benefits is another story. Enlisting an enrollment firm to do the labor-intensive work required for a successful enrollment can be the key to making sure everyone wins.

Good benefit counselors don't just help employees enroll, they help them see the benefits of their benefits by communicating the added value of the program, in addition to knowing the nitty gritty of how the plans work.

Read more: [Managing open enrollment in a hybrid world](#)

In today's world of reduced commissions and consulting fee limits, the broker's piece of the pie is no longer such a big slice. Brokers have gravitated to voluntary benefits revenue to help fund the technology systems that can create additional revenue. If, as a broker, you think that the cost of giving up commissions to partner with a professional enrollment firm will keep you from funding those technology systems, keep this in mind: Those counselors' training and delivery

can not only help *double* your revenue, but diminish the cost (and headache) of attempting to provide that service yourself.

So if you're wondering whether you should advise your clients to do online-only enrollments or face-to-face interactions, my advice is to go with both. It not only helps pay for those robust systems, but also keeps the HR team and health broker relevant while providing the employees with the support they need to make good benefit choices. It's a personal touch only you can provide.

[Charlotte Santa Cruz](#)

Founder, Santa Cruz Insurance Group