For many employers, the message is clear: health care reform is going to cost money. Removing lifetime limits, adding more dependents to your plan, restricting flexibility in the future (if a plan remains grandfathered), all of these things are increasing costs. That means higher premiums, higher employee contributions and higher blood pressure.

It is easy to take a pessimist’s view of health care costs. Too many things are driving up costs. Employees seem to refuse to make good health care choices, no matter how much we tell them to be good consumers.

Washington just gave us a new checklist of to do’s and plan design changes that just add to costs and administrative burden.

But, before you go telling your employees just how bad things look, take a step back. The pessimist’s outlook does little to get people engaged in their health or good decision-making.

Your job this enrollment season— in addition to helping people understand what health care reform means to them—is to keep your employees and their families engaged in choosing their health plans wisely. Then, you have to help them use their benefits well all year.

Consider this open enrollment season an opportunity to explain health care benefits – and a whole lot more.
What is your strategy? Have you ever told your employees why you offer health care benefits in the first place? What are you doing so your benefits remain a valuable asset for your company—and employees and their families? And, most importantly, what can those employee and their families do to get the most value from the plans—for themselves and the company?

Look at the big picture. You may be introducing a program this spring, or adding new incentives for participating in wellness programs, or planning a major shift in your medical plans. Whatever your plan, you must make the narrative work.

This means the health care reform messages must synch up with enrollment messages. And, these need to connect to your overall benefits strategy. (Don’t have an overall benefits strategy? Now is the time to write one!)

No matter what you’re communicating, your messages need to stay focused on two things: what impacts employees and what they can do.

There are always opportunities to reinforce good health behaviors—comparing health plans, getting preventive care, participating in wellness programs, evaluating costs when you get care, using generic drugs.

These are the tangible and specific ways employees and their families can feel in control of their health and their costs.

And, that is why you can’t take a “the sky is falling” approach to your cost messaging. Costs are rising, yes. They have been for years. This is not a new message and many employees are already numb to phrases like “double-digit inflation.” The more you emphasize what is out of employees’ control, the less you engage them in what they can do—and we know there’s a lot that they can do.

So, instead, try the optimists’ view: Health care reform will change our benefits in the years to come, we all still have to do our part to manage costs and get the most value from the health care dollars we spend. And, there’s a lot you can do. Together, our small actions make a big impact.

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