EBRI Fast Facts
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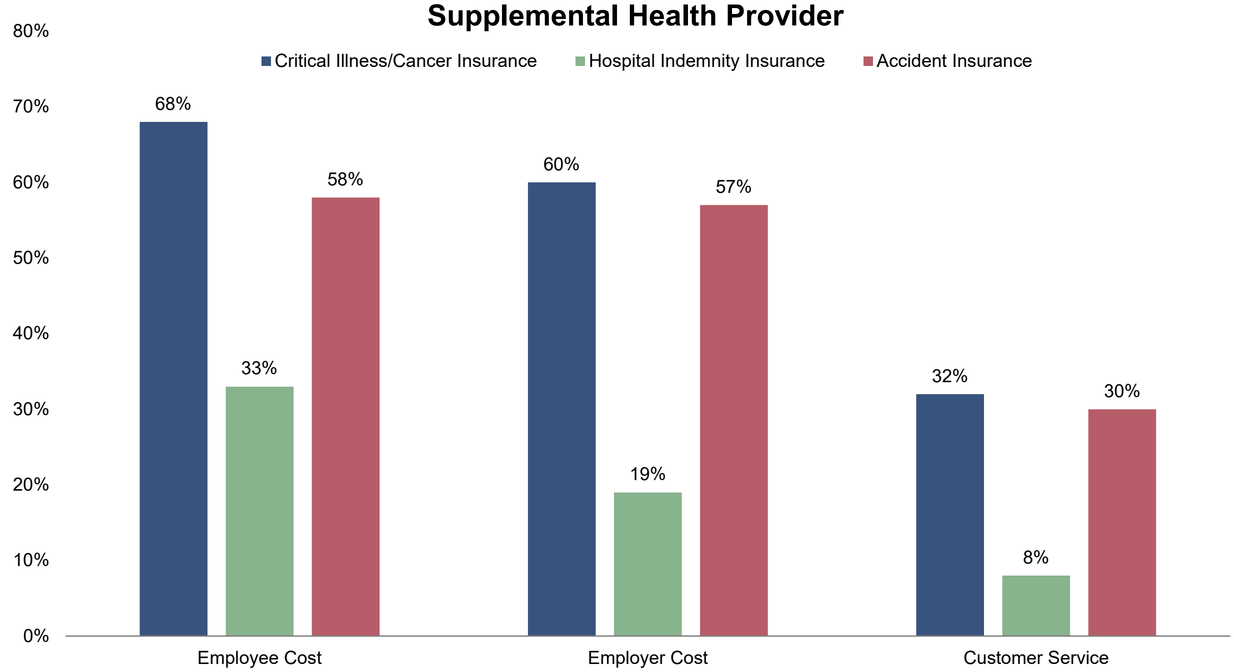
# Closing the Gap Between Interest and Enrollment

Employers widely view benefits as a means of attracting and retaining a high-quality work force. To that end, recent research conducted in a three-part series focused on the broker, employer, and employee audiences by EBRI in collaboration with Lincoln Financial found that employers are increasingly broadening their benefit offerings beyond retirement and health benefits to address a wider range of employee needs. However, the value workers realize from these benefits is limited by the degree to which they participate.

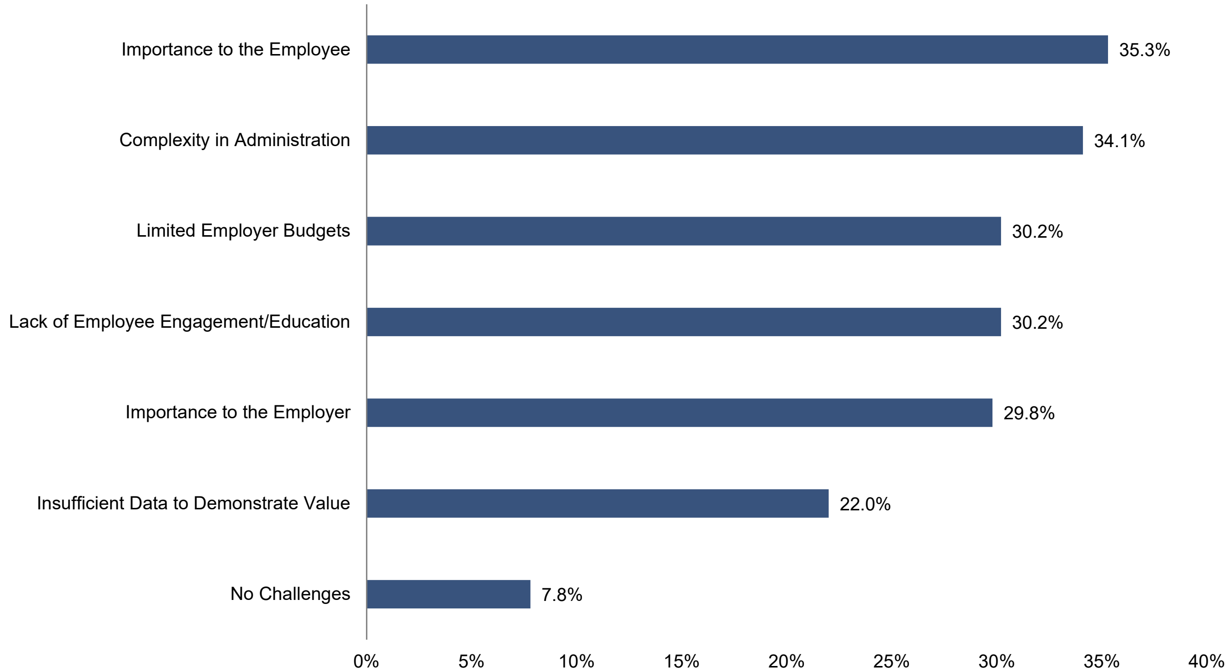
Many employers see costs to workers as one of the most important considerations in selecting a voluntary benefits provider. This suggests employers are attentive to affordability from the employee's perspective. When deciding on a new provider, employers most frequently cited costs to employees as the most important consideration for critical illness and cancer insurance, hospital indemnity insurance, and accident insurance, shown below in Figure 1. Employee cost outweighed other important considerations.

Figure 1
**Most Important Feature in Employer's Decision to Select New Supplemental Health Provider**



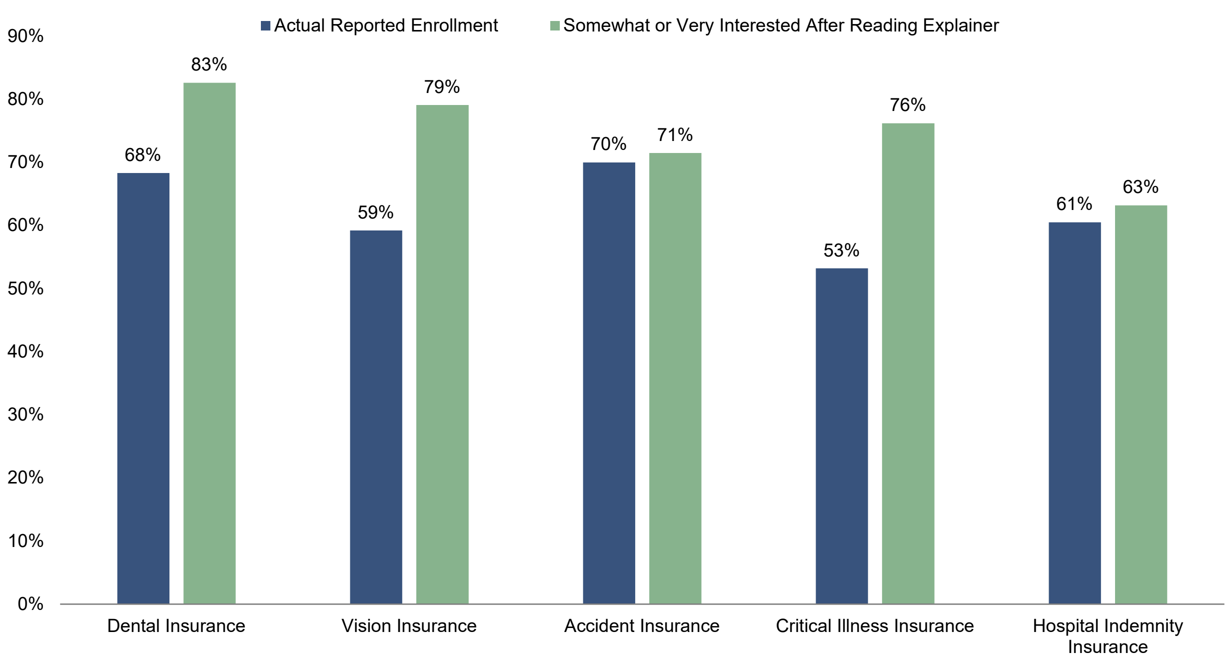

Brokers identified a different set of challenges to enrolling workers in supplemental health benefits. Instead, brokers most often cited employee interest as the primary challenge in deciding whether or not to integrate supplemental health coverage into a benefits package, as shown in Figure 2. Administrative complexity and limited employer budgets were also frequently noted as key barriers.

Figure 2
**Brokers' Views on Challenges of Integrating Supplemental Health Benefits Into Benefits Packages**




The employee findings add another dimension to these perspectives. Employees who do not understand or are unfamiliar with their benefits may be less likely to perceive them as important. However, when employees were presented with a plain-language description of voluntary benefits such as dental, vision, and supplemental health, interest in these benefits exceeded reported enrollment for those offered them, shown below in Figure 3, suggesting an opportunity for clearer benefits education and communication. Employees respond positively to plain-language descriptions of benefits.

Figure 3
**Reported Enrollment in Supplemental Health Benefits vs. Reported Interest After Reading Explainer**



Employers identified employee cost as an important consideration when selecting voluntary benefit providers, while brokers frequently identified employee interest as a barrier to offering supplemental health benefits. After reading a plain-language description of voluntary benefits such as dental, vision, and supplemental health, interest in enrolling in these benefits exceeded reported enrollment. These findings suggest an opportunity for employers and brokers to consider how benefits education and communication could help close the gap between employee interest and enrollment.

Data for this *Fast Fact* were sourced from surveys conducted as part of a research program called Benefits in Focus: Supplemental Health, Dental, and Vision Perspectives. EBRI was able to fund the development of this research thanks to support from Lincoln Financial.



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