



## THE TROUBLE WITH WORKSITE MARKETING

BY RON KLEIMAN

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If you want to sell insurance, the worksite is a terrific place to do it. After all, it is a place filled with people—people healthy enough to work, people earning an income, people with an efficient and dependable means for sending in payments.

There are two major challenges in trying to reach large employer groups; both can be found in the name “worksite marketing.”

The first is the worksite. To start with, the employer may think it is a place to get work done, not to sell insurance. If the employer will permit you to enroll employees, trying to reach them can be a challenge. The worksite may be scattered over many locations, and multiple shifts may be part of the operation. Reaching new hires during the year makes contact even more challenging.

The second challenge is the marketing. Why would a large employer want someone taking employee time to sell them insurance? Employers fear arm-twisting enrollments that make employees uncomfortable.

### A Different Vision

There is an innovative solution that addresses both of these challenges. Instead of offering just voluntary benefits, the solution is to offer all benefits for clients, both core and voluntary. Best of all, there is no work interruption and service is available every working day of the year, so new hires are fully accommodated. How is this done?

Call center enrollment is the key. My company calls the process “tele-enrollment.” With this methodology, employees call to enroll for their benefits, either as a new hire or at open enrollment. They are often calling from home, typically with a spouse involved. There is no need for any work interruption and it does not matter where the employee is in the country (or occasionally out of the country.)

Employees call a toll-free number that is answered in their company’s name. They connect to a live benefit representative, not an automated system. As far as the employee knows, he or she are connecting to their company’s own enrollment center.

Many employees don’t like automated systems, particularly Web-based self-service programs. They feel self-service is an oxymoron. If you’re doing it yourself, it is not service. While those programs may be very efficient at recording decisions, they do little to help employees make their benefit decisions or appreciate their benefits. They are just not effective communication systems.

### Workbook Concept Grabs Attention

My firm uses a “tele-enrollment” workbook concept to help imprint the messages during the phone enrollment. The employee has a copy of the workbook as part of his or her benefit enrollment materials. Basically, it is a series of pictures of the computer screens the benefit representative is working within



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the enrollment center. By following along in the workbook and filling in personal information as the presentation progresses, the employees get and retain the messages better than with any other more traditional method.

## **Making Enrollment Affordable**

While this level of service for employees is usually too expensive for employers to provide, we have found a way to fund the process so that everyone wins. Basically, by working with clients to find a voluntary

benefit or benefits that the client would like to make available to its employees and letting employees enroll along with their other benefits, it is possible to fund the enrollment process without charge to clients.

By providing core benefit enrollment, the employer has a reason to put such a process into place. Because there is no insurance sale, just benefit enrollment, the employee never feels he or she is being sold something. And employees like having more benefit options. ▣