The power of decision support to make informed benefit decisions

Choosing the right benefits can be a challenge and sometimes it helps to get a little guidance. With so many factors for employees to consider and data to analyze, making informed decisions can be a challenging task during Open Enrollment. This is where decision support can help. Decision support tools support the complex Open Enrollment process employees must navigate when making benefit elections and help employees make educated benefit elections. They can transform the benefits enrollment experience, providing participants with valuable insights, analysis, and guidance to make informed decisions that benefit both the organization and themselves.

Having access to decision support tools during Open Enrollment can greatly improve the decision-making process. Employees benefit from:

1. Improved decision-making

With the help of decision support tools, employees can build confidence in their benefit decisions and enroll quickly and easily. They can get advice on what healthcare packages best suit them and their family. By offering personalized recommendations based on their individual needs and circumstances, these tools can help employees feel more secure in their decisions. Decision support often takes into account factors such as age, health, family status and financial goals to provide tailored advice on which benefits options are most suitable. Moreover, decision support tools can streamline the enrollment process by simplifying complex information, presenting it in an easy-to-understand format, and guiding employees step-by-step through the enrollment process.

2. Increased efficiency

By providing employees with the insights they need to make informed decisions, employees can reduce the time and effort spent on manual analysis and the likelihood of confusion that may arise when navigating multiple benefit options. This removes the guesswork and helps them make the most out of their benefit options.

3. Better employee engagement

Employees want to feel empowered and engaged in the decisions they make. By giving them access to the tools they need to make informed decisions, they can take ownership of their choices. By supplying employees with the tools and resources they need to make informed decisions, organizations can increase employee satisfaction, improve overall benefits utilization, and facilitate a smoother enrollment process for all parties involved. Ultimately, decision support tools can create a more positive benefits experience for employees, leading to higher engagement and overall well-being in the workplace.

4. Financial savings

According to Aptia's latest Expert Guidance Findings Report, consumers who used decision support spent less and added more coverage than those who did not leverage decision support. Data showed that consumers added high deductible plans that were more aligned to their utilization, paying less for out-of-pocket premiums, but being careful to have the right coverage for times of hardship with a supplemental health plan. So, what does this mean? It all translates to savings for both employers and employees.

So how can Aptia help?

Aptia enhances the benefits enrollment process by integrating advanced decision support tools, improving employee engagement and decision-making. We offer Expert Guidance, a proprietary decision support tool to support employees make confident decisions about their benefits elections.

By integrating these tools into your organization, you can take your decision-making process to the next level and achieve greater success during Open Enrollment.

Contact Aptia today to learn how our decision support solutions can benefit your organization and help your employees make confident, educated benefit decisions.

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