



Knowledge is Power

The importance of educating employees about their health plan

It's never been more important for employees to have a complete understanding of their health care benefits so they can get the most from their coverage.

For many employees, benefit information can be confusing and even overwhelming to understand. However, employers may have a unique opportunity to educate their employees about their health plan.

"The more familiar an employee is with their benefits, the easier it will be for them to make informed health care decisions and use those benefits when they need them," says Judy Dawson, Sales and Retention Executive at HealthLink. "Educated employees may also be more likely to use their benefits to proactively take charge of their health."

When it comes to educating employees, knowing where to start can be half the battle. Here are five important topics to educate employees on so they can get the most from their health plan:

1. Benefit and Plan Summaries – once an employee is enrolled in a health plan, they should review their summary of benefits and coverage (SBC) and summary plan description (SPD) documents. These documents should be stored where employees can easily access them, such as on a company intranet or with the human resources (HR) department, and employers should educate employees about where to find them.

2. Member ID Card – an employee's member ID card has a lot of important information that can be useful to them as they navigate the health care system and use their benefits. Health plan and network names, group and/or member numbers, and many important phone numbers are listed on ID cards. Employers may want to consider creating an informational flyer that shows an example of an ID card with the important information highlighted. Employees should be educated on the importance of carrying their ID card with them at all times and how to request a new card if needed.

3. How to Find In-Network Doctors – one of the most beneficial things to educate employees on is how to find doctors, hospitals and other health care facilities that participate in their health plan's network. Benefits are always richer when receiving services from an in-network provider, which could save money for employees and the plan. Employees should know that they risk paying more out-of-pocket or their services not being covered when they go outside of their network. No matter how they search – through an online provider finder tool, a provider directory, or by calling Customer Service – all employees should know exactly how to find a doctor that participates in their network.

4. Included Products and Services – if a health plan includes programs that can help employees better manage their health, such as case

management, disease management or telemedicine, they need to be educated. Engagement is truly the key to success with health and wellness and cost containment programs so it's in the employer's best interest to encourage participation. The same is true for pharmacy, which is one of the most used benefits. Employees should be familiar with their pharmacy benefit manager (PBM) and any prescription guidelines or restrictions so they can make the best use of these benefits.

5. Additional Tools and Extras – most employees are surprised to learn about the amount of discounts and free extras that are available to them through their plan. If there is a member portal or website available, that can often be an extremely useful tool to help employees maximize their benefits. Employers can also educate their employees about any discounts available on items they purchase, such as glasses and contacts or healthy eating and living products. Some health plans may even offer premium reductions for wellbeing assessments or preventive screenings.

For more tips on educating your employees about their benefits, contact your broker or network partner.