



Open Enrollment is Over ... Now What?

Many companies with calendar-year benefit periods have recently wrapped up their open enrollment, or will be doing so in the near future. Open enrollment can be a productive experience, but it can also cause significant stress for employees and employers alike. As every HR professional knows, once employees have made their benefit selections and completed their forms, there is still work to be done.

Open enrollment follow-up checklist

Now that employee elections have been made and SPDs, SMMs, SBCs and required notices have been distributed, it is time take care of the details to close out the process. Follow this checklist to ensure that your successful open enrollment efforts will continue into the new benefit year:

Immediately following open enrollment

- Check enrollment forms (electronic and paper) for any missing or inaccurate information.
- Submit all enrollment forms (electronic and paper) to the appropriate destinations.
- Ensure that you are in compliance with any healthcare reform provisions that affect your plan and your employees.
- Make sure all employees are clear about their benefits and don't have any outstanding questions.

Prior to the start of new benefit period

- Follow up to ensure all employees received their ID cards.
- Encourage employees to review their newly elected benefits or changes in benefits.
- Instruct employees to check their first pay stub in the new benefit period to make sure all deductions for benefits are accurate.

After the start of new benefit period

- Schedule a meeting with your team and advisor to discuss what went well with open enrollment and what could have gone better.
- Determine a strategy and timeline for your next open enrollment period, including any expected changes to benefits, process improvements and employee communications.
- Review your processes for new-hire and/or life-change event enrollments.

Ongoing

- Create an employee engagement strategy to ensure employees understand their benefits and are equipped to utilize them effectively.
- Develop channels for regular employee feedback regarding benefits.

What if an employee missed open enrollment?

The open enrollment process relies on employees to take action. Despite your best efforts to prevent employees from missing the deadline, there is always a chance that you will encounter a few cases of missed deadlines.

You may want to make exceptions for your employees, but many times the terms of your benefits plans will prohibit you from making exceptions, unless the employee qualifies for a special enrollment period due to a life-change event.

Compliance Concerns

Employers that are applicable large employers (ALEs) under the Affordable Care Act may have additional concerns when an employee misses open enrollment. These employers are required to offer affordable, minimum-essential coverage to their full-time employees or potentially face a penalty. You will not be subject to the penalty if you have offered appropriate coverage to employees, even if they did not enroll. In order to ensure you will not face any penalties, you need to appropriately document that coverage has been offered.

If you have concerns about complying with ACA reporting requirements or would like to discuss how Scott Benefit Services can help you with your employee benefits strategy, [contact a Benefits Consultant](#) today.

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Call David at **434-832-2160** if you have any questions or need any additional assistance.