

2021 WORKPLACE BENEFITS **BROKER SURVEY**



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OVERVIEW

Amid the 'Great Resignation', employees are taking a more critical view of their ideal workplace. With work-life balance, compensation packages and meaningful benefits topping the list, HR departments are increasingly leaning on supplemental benefits to help attract and retain their best talent.

Now more than ever, workplace benefits brokers play a critical role in helping to educate and develop benefits strategies for their employer clients. The Wellfleet-EIS Benefit Broker Survey allowed us to tune in to direct, authentic feedback, so we could move beyond bias and expectations, while exposing the triumphs that need to be celebrated, and the shortcomings that need to be corrected.

This research makes clear that brokers are true champions of their clients' needs. It also reveals that too often legacy technology is a barrier, rather than an enabler, to brokers being able to take a more active role in guiding and assisting employer clients.

A big thank you to all survey participants for their thoughtful responses and determination to improve their clients' experience!

The volatility of the employment market is creating chaos amongst employers. Trying to recruit new and retain good talent is becoming more challenging. Add to it the highest quit-rate in recent history and you have the perfect storm. While employers are used to competing with one another on salaries, vacation and sick time, they are now having to up the ante and employee benefits packages are at the top of the list. This creates additional challenges in managing those benefits, and securing the right tools and broker support.

Workplace benefit brokers are caught in the middle because they're not only trying to support their employer clients, but advocating for them with their insurance carrier partners as well. Brokers are pivotal in supporting employers in their workplace benefits strategies and while insurance products certainly play a big role, technology is also key to the employer-broker-provider bond. Unfortunately, technology is often the weakest link in that relationship.

The data collected and shared in this report identifies the pain points workplace benefit brokers and their employer clients experience, from their point of view. It unveils the opportunities for insurance providers to improve the experience for brokers, employers, and employees alike, in order to strengthen the relationship through a digitally-driven, interconnected experience.



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OVERVIEW

About the survey

The Workplace Benefits Broker Survey is a study that strives to objectively obtain insights into the viewpoints, approaches and actions of non-medical, workplace benefits brokers, ages 25-65, in the United States. Sponsored by Wellfleet Insurance Company and EIS, the study objectives were to measure the current state of satisfaction with workplace benefits carriers and technology trading partners used to conduct business. Specifically, the following were measured:

- **Types and frequency of non-medical products recommended to client partners**
- **Factors that impact broker recommendations to their client partners**
- **Factors that impact client satisfaction with carrier partners**
- **Factors that impact broker satisfaction with carrier partners**
- **Technology needs and level of satisfaction with current trading partner technology**

Methodology

From December 2020 – May 2021, a leading experience data company engaged an online panel to survey adults 25-65, who acknowledged they sold non-medical, supplemental benefits. This included brokers, producers and agents, who are licensed to sell insurance products in the United States and had sold at least one non-medical voluntary product in the last 12 months.

The survey generated 100 responses and provided a representative sample of brokers in the United States, who actively sell to small (<250 employees), medium (251 -1,500 employees) and large (1,501- 5,000) employer groups.

Of the 100 survey respondents, 35% identified as female and 65% as male; 26% were between the ages of 25-34, 47% were aged 35-44, 14% were aged 45-54 and 13% were between the ages of 55-64. Respondents had an average of 12 years of experience conducting business in the non-medical, voluntary benefits market and 100% had actively sold or solicited coverage in the last two years.

Of those surveyed, most of their business is conducted with small- to medium-sized employers. Among small, medium and large employers, the following breakdown was identified: 41% small (<250 employees,) 39% mid-size (251-1,500 employees) and 20% large employers (1,500+ employees).

Models used in the sample development include a propensity model to adjust for sample selection error and weighting models to adjust for sample response error. In addition, please note:

- **Not all brokers/agents/producers participate in online panels, creating selection bias among prospective survey respondents. The propensity-score adjustment corrects for the selection biases inherent in internet panels.**
- **A weighting adjustment was applied to the response sample along the dimensions of age, gender, race, region, and income. The weights force the demographic characteristics of the response sample to better align with those of the general population.**
- **The margin of error in this study is +/- 5 percentage points.**

EXECUTIVE SUMMARY

A meaningful workplace benefits program can help fill potential gaps left by core medical benefits and round out a suite of retention-boosting offerings. Like core medical, workplace benefits face several challenges when it comes to the general public's understanding of how these types of products can help address their financial protection needs. Brokers and their carrier partners play an important role in filling that knowledge gap.

This report looks at factors that impact a broker's ability to be successful and confidently recommend carrier partners to their clients. Below are several of the data points that add depth to the mindset of a broker in the current workplace benefits market.

- **Brokers', top five pain points with their current carrier partners are:** Commission structure (52%), billing errors (48%), lack of real-time data insights for the broker and client (44%), time to underwrite the group (43%), limited plan customization (42%) and slow data processing time (42%).
- According to brokers surveyed, their **clients' (employers) top five pain points with their current carriers are:** High cost of coverage (49%), annual rate increases (44%), lack of self-service capabilities for their employees (41%), long time to pay claims (37%), and billing errors (35%).
- For voluntary benefits brokers, **the top five most important factors to consider when recommending a non-medical, voluntary benefits carrier to a client include:** Price (65%), financial rating (38%), enrollment capabilities (30%), depth of product offering (26%), and employee enrollment support materials (26%).





- The **top three things that would influence a broker's recommendation of a carrier** (when price and coverage options are the same) are: technology (59%), financial rating (57%), and the claims submission process (36%).
- When asked what **broker's minimum expectations are when it comes to digital, educational support by a carrier**, the top three digital assets noted were: Email (54%), a client portal (49%), and tied for third was a digital app and a live chat function (43%).
- 83% say a carrier's general **technological advancement is an important consideration** when making a recommendation to a client.
- 84% say **it is extremely or very important that a carrier can easily integrate with a client's current benefits enrollment system**.
- Nearly three in five brokers (58%) are **only somewhat satisfied with their carrier partners' enrollment technologies**.
- More than half of brokers cited an agent portal (55%), employee portal (55%) and digital claims (53%) as being the **top technologies a carrier must have to be considered for a recommendation to a client**.
- 82% of survey respondents agreed the **user experience of a carrier's website** was a very (44%) to extremely (38%) important consideration when recommending them to a client.
- Employee portals are the **#1 technology asset brokers want but are not getting from carriers**.



SURVEY RESULTS

When reviewing the depth of data collected from the Workplace Benefits Broker Survey, several themes took shape, including:

- **The broker is seen as a trusted advisor and champion of their clients' needs**
- **There is demand for technology to improve the voluntary benefits experience**
- **Noteworthy pain points**
- **Having a customer-centric focus wins hearts and minds**

Broker as trusted advisor and champion of client needs

The most glaring and inspiring theme found when analyzing the data was that of the broker as trusted advisor and champion of their clients' needs.

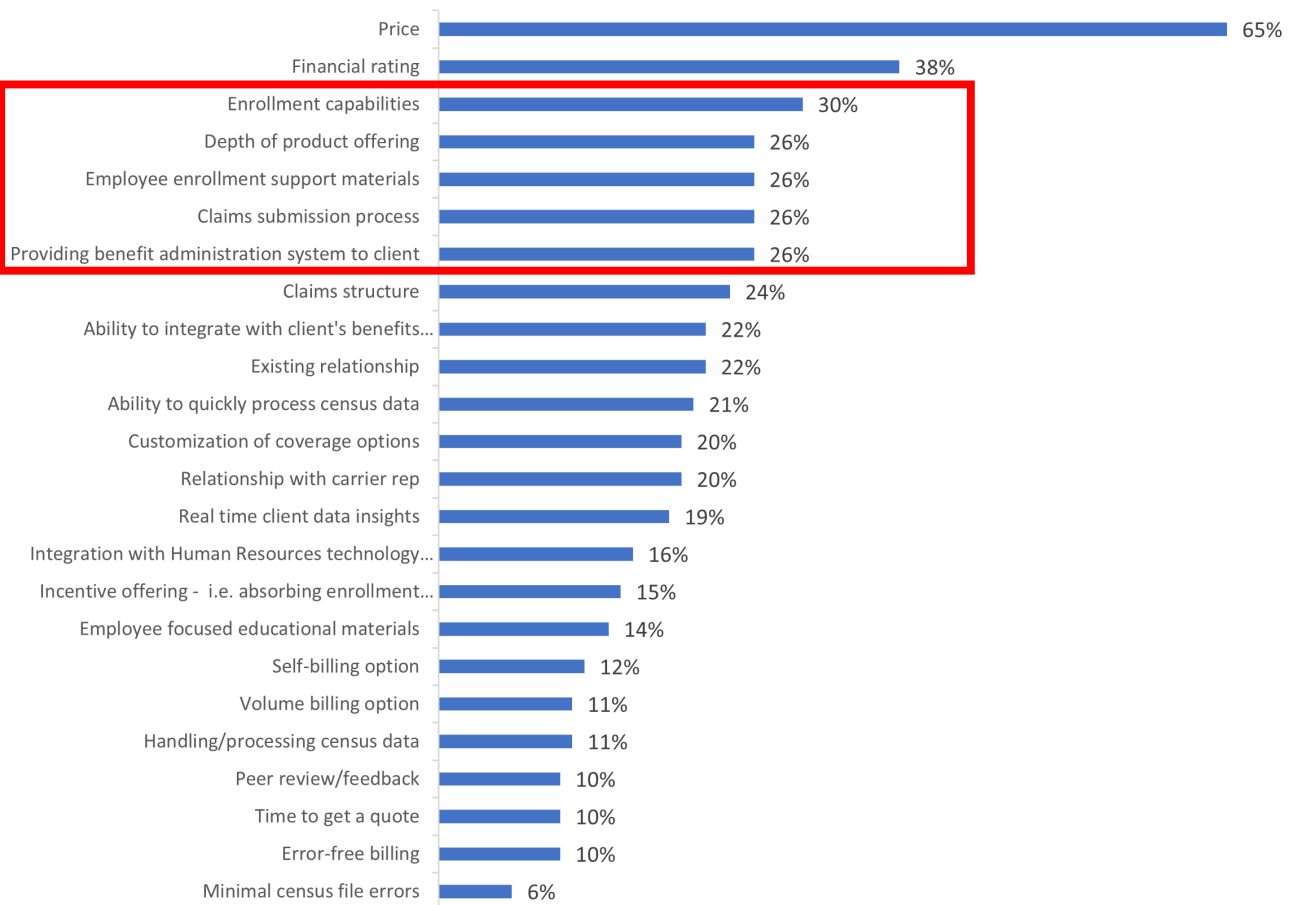
The data collected in the survey points to voluntary benefits brokers accepting a fiduciary role for their clients. It also shows a need for brokers to feel confident their clients will be happy with the recommended carrier and coverage. We saw this theme emerge across products, enrollment and claims.

According to the Kaiser Family Foundation 2020 Employer Health Benefits Survey, the average premium for family coverage has increased 22% over the last five years and 55% over the past ten years!¹

As the cost of healthcare rises, voluntary benefits products can help offset gaps left by core medical.² However, simple plan designs don't meet all employer groups' needs or budgets.

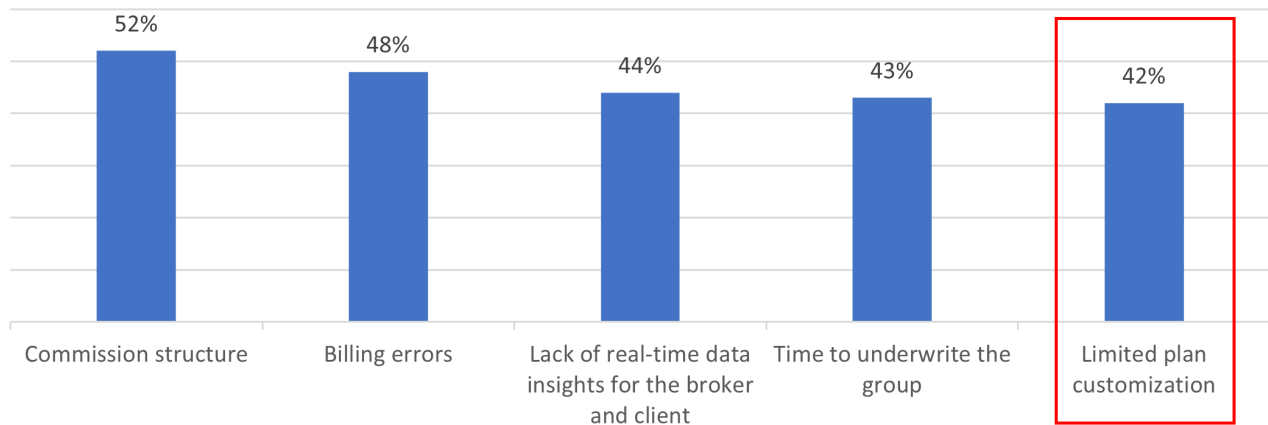
While price and financial rating are top of mind for brokers and their clients, throughout the survey, brokers of all group sizes noted the need for product depth and flexibility in order to feel comfortable in recommending carriers to their clients. When looking across broker groups, product depth is fourth out of the top five most important factors when recommending a carrier to a client; see the chart below for more information.

Factors that impact carrier recommendation



Q. What are the top 5 most important factors to consider when recommending a non-medical, voluntary benefits carrier to a client?

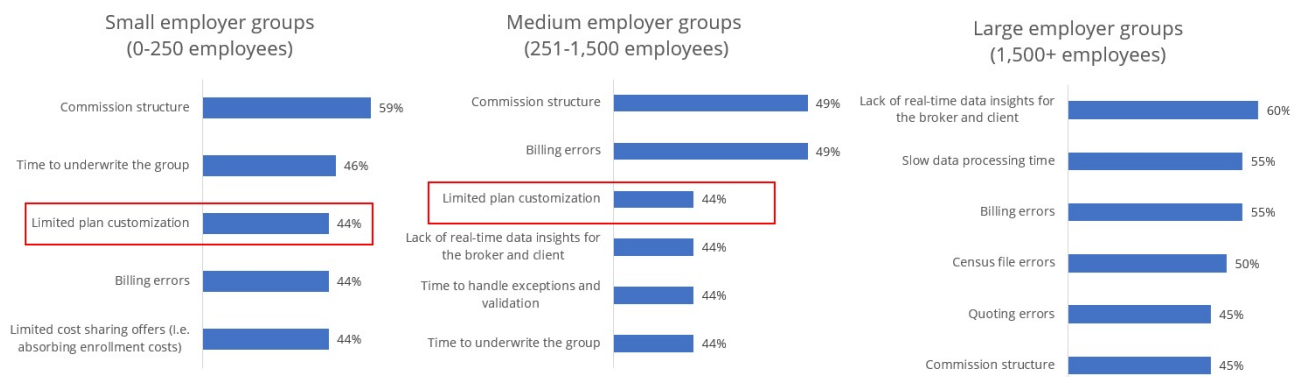
Top 5 broker pain points



Q. What are the top 5 pain points you experience with your carrier partners?

When asked about the top pain points brokers experience, **product flexibility** emerges as an issue across employer group sizes. In fact, it's a top five pain point across all employer group sizes, and number three among small and medium employer groups, with 42% of each group noting it as being problematic.

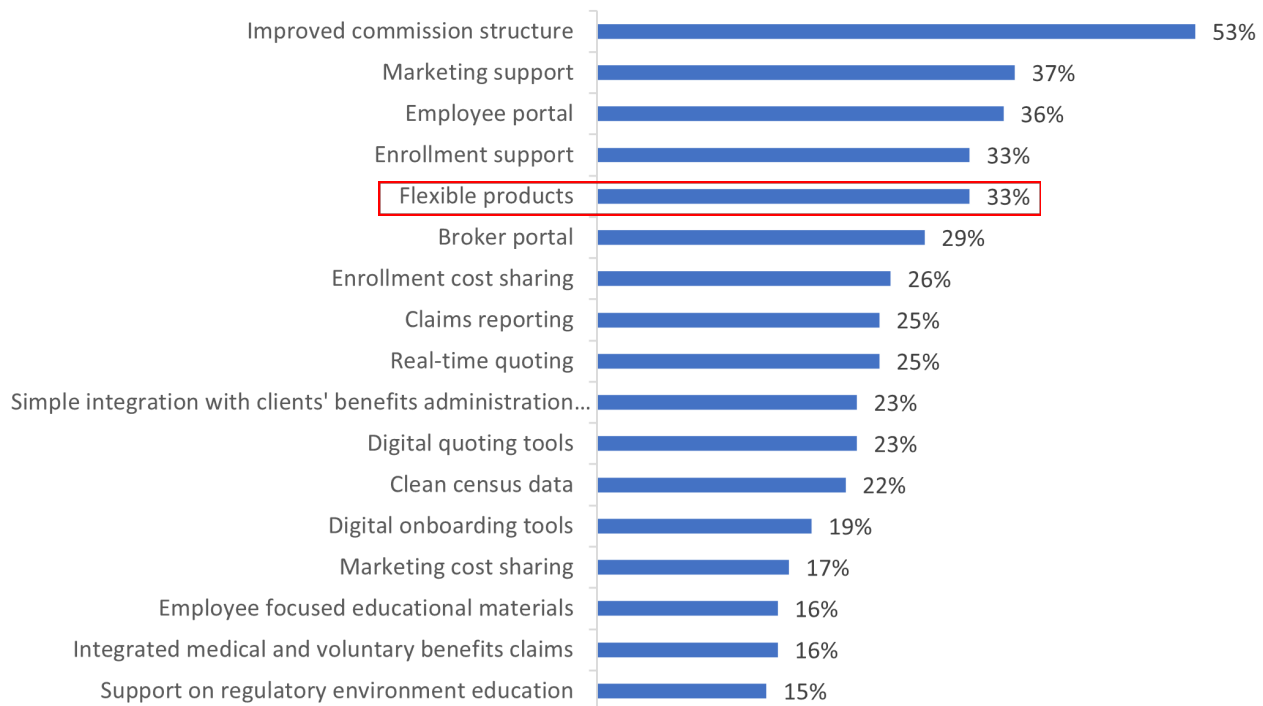
Top 5 Broker Pain Points – By Employer Group Size



Q. What are the top 5 pain points you experience with your carrier partners?

Diving further into the data, the survey found brokers aren't receiving the digital product accommodations they desire. Moreover, the data shows flexible products as being a top-five feature brokers want from their current carrier partners but are not receiving. See the chart below for more information.

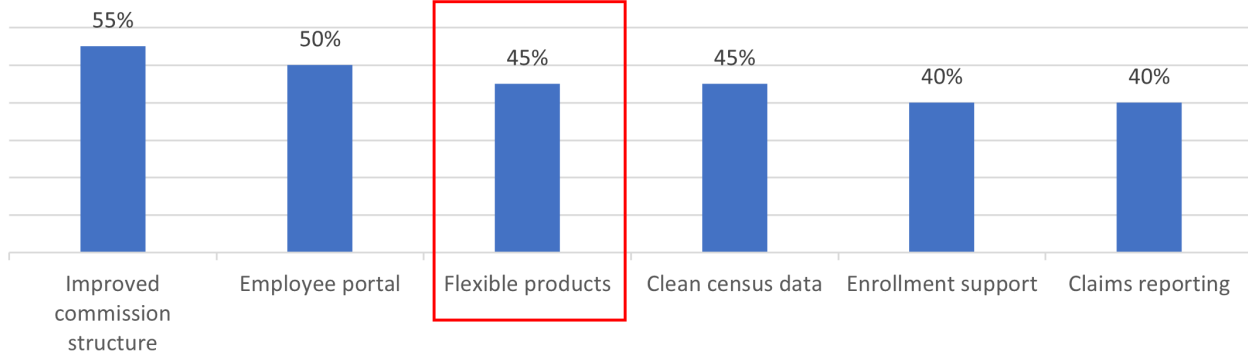
What brokers desire from carrier partners



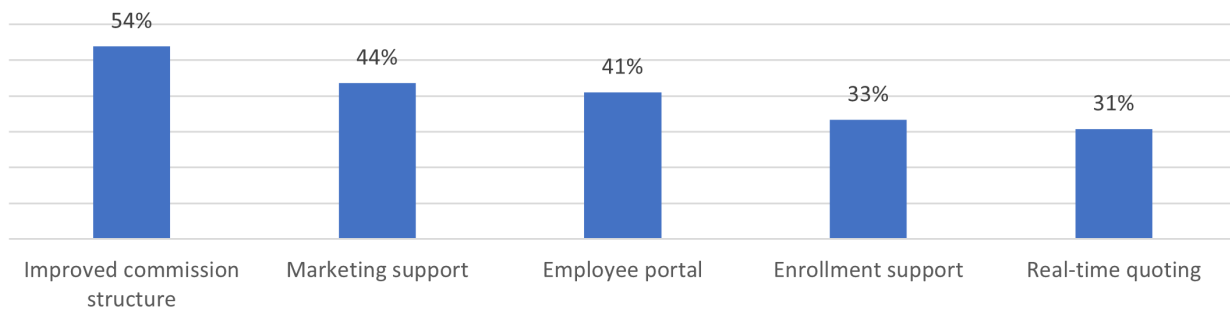
Q. As a non-medical, voluntary benefits broker, what do you desire from carriers that you are not currently receiving today?

When looking at small- and large-size employer groups, the issue of product flexibility is more pronounced. In fact, it's a top-three response as something they desire, but are not currently receiving, with 45% of large and 32% of small brokers noting it as being a gap.

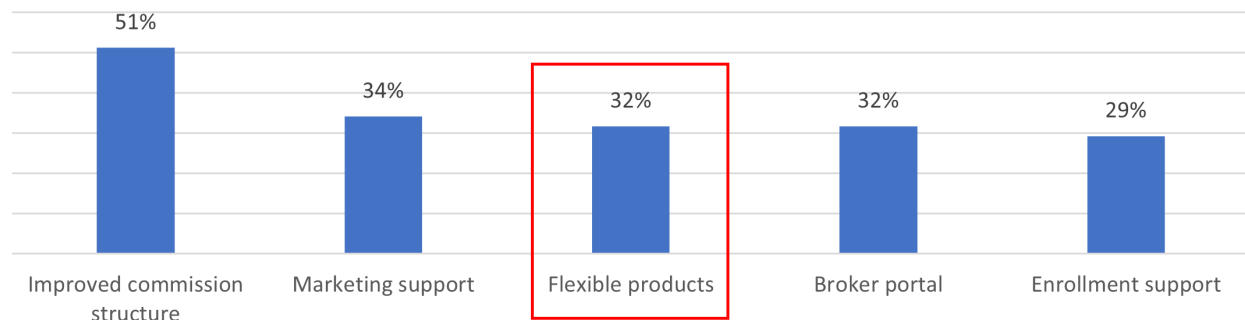
Brokers for primarily large-sized employer groups Desire



Brokers for primarily medium-sized employer groups Desire



Brokers for primarily small-sized employers - Desire

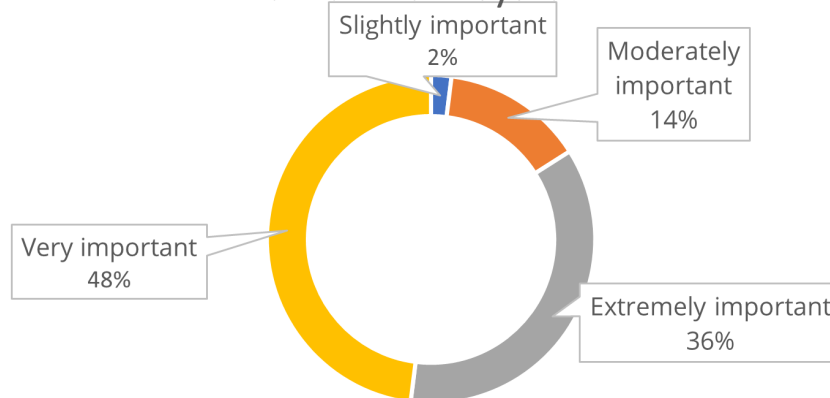


Q. As a non-medical, voluntary benefits broker, what do you desire from carriers that you are not currently receiving today?

Enrollment

For brokers, enrollment may be the most stress-tested component of a carrier/client relationship. That's why a smooth enrollment experience is so important. Survey data shows that 84% of brokers believe it is extremely to very important that a carrier be able to easily integrate with their clients' current benefits enrollment system.

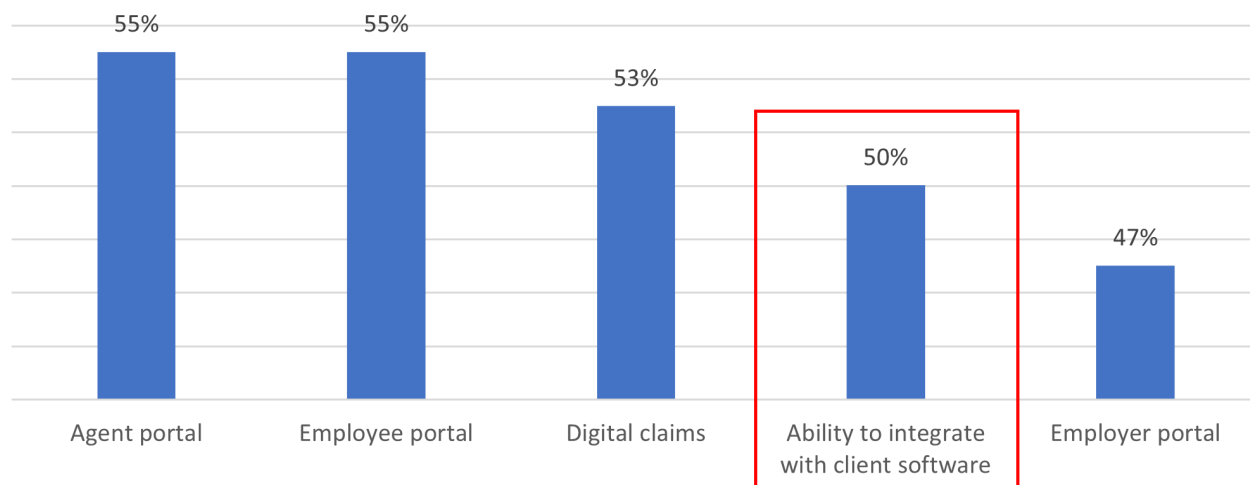
Ability to integrate with clients' current benefit enrollment system



Q. A carrier that can easily integrate with a client's current benefit enrollment technology is important when making a recommendation to a client.

Further, having the ability to integrate with the client's benefits administration system is one of the top-five most important factors (out of 25) for brokers to feel comfortable recommending a voluntary benefits carrier to a client.

Top 5 technologies carriers must have

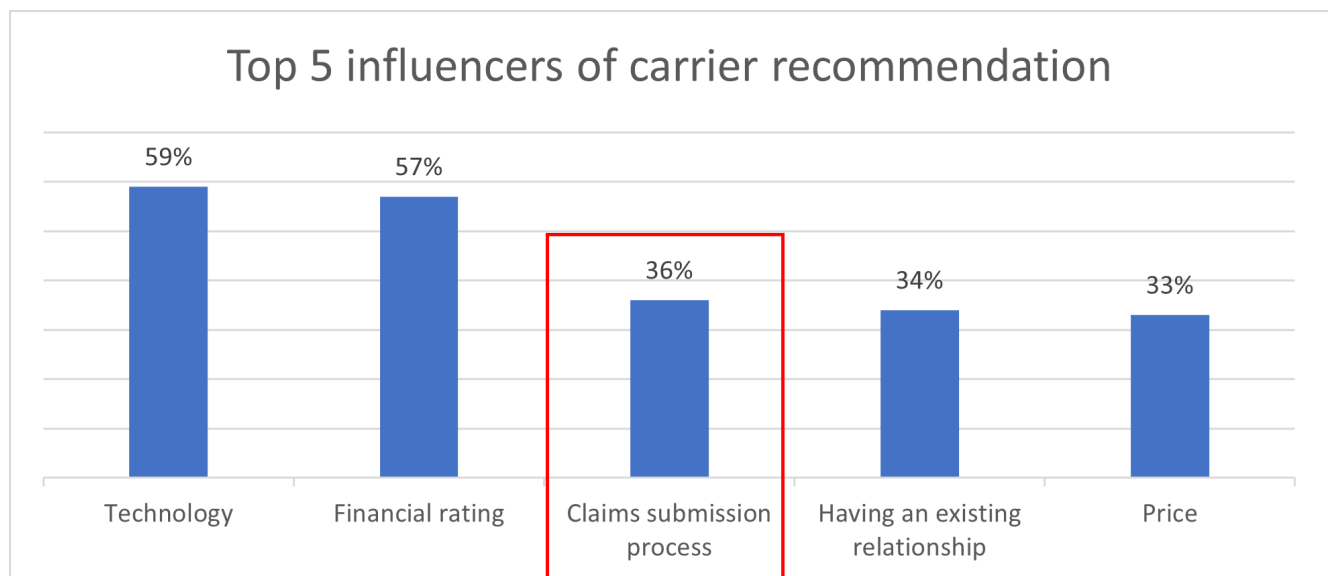


Q. What technologies must a carrier have to be considered for recommendation.

Claims

Setting a client up for success is an obligation brokers take to heart. The last thing they want to hear is their client isn't happy with the claims process being faced by their employees.

It is no surprise to see that if price and coverage options are the same between carriers, the claims submission process is a top-three consideration, with 36% of brokers calling it out.

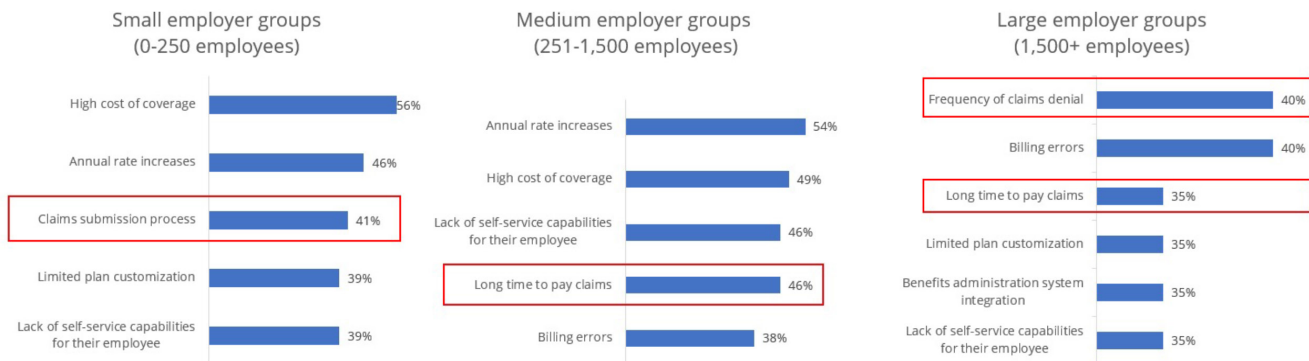


Q. If price and coverage options were the same between carrier, what are the top 5 things that would influence your recommendation?

When looking at the top pain points of brokers' clients, the claims submission process is a high concern across all sizes of employer groups – just behind how long it takes to pay claims.

When taking a step back from the aggregate data and looking at the nuances between employer group sizes, it appears clients across employer groups are not happy with their carrier partners' claims servicing. Specifically, the claims submission process, time to pay claims and frequency of claims denials are called out. Brokers may feel the carrier's and potentially their own reputation is only as good as the carrier's ability to quickly and adequately handle claims.

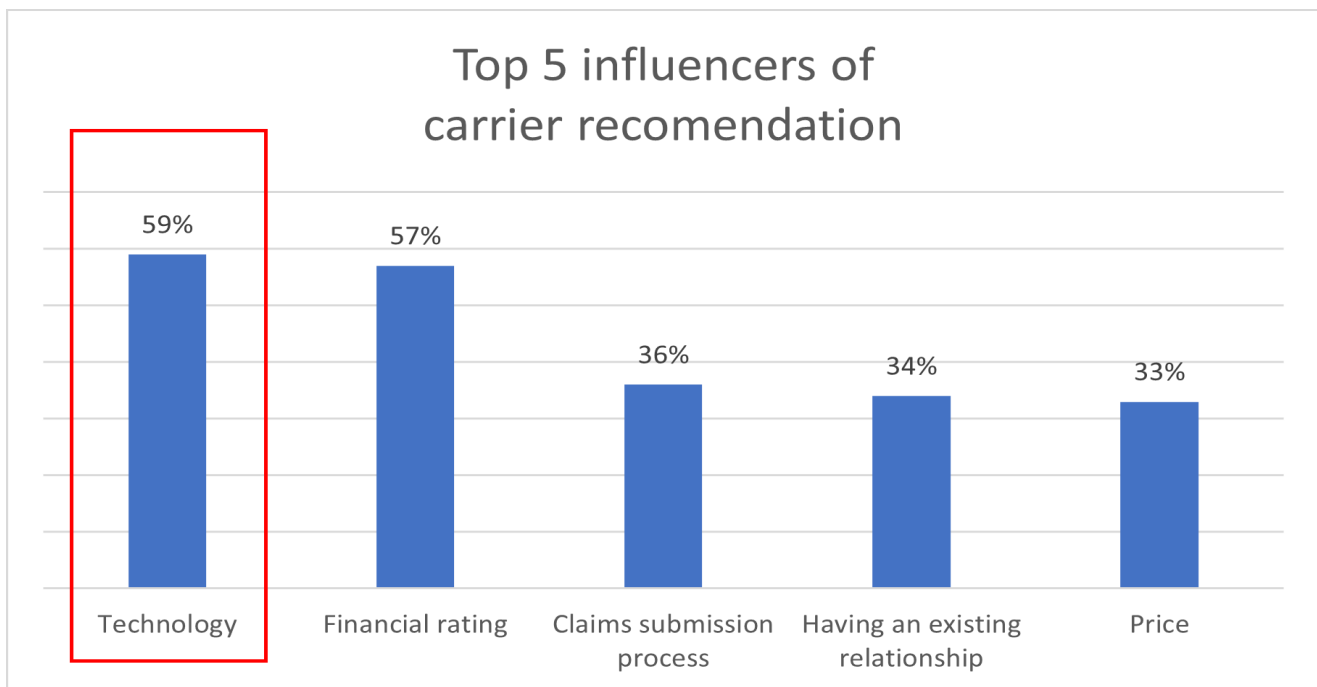
Top 5 Client Pain Points – By Employer Group Size



Q. What are the top 5 pain points your clients experience with their carrier partners?

DEMAND FOR TECHNOLOGY TO IMPROVE THE VOLUNTARY BENEFITS EXPERIENCE

When looking at the voluntary benefits broker experience, technology plays a major role in broker favor. This was highlighted by the fact that technology was ranked as the most important factor brokers said would influence their recommendation, if price and coverage options were the same between carriers, as shown in the chart below. This and other survey data trends toward a conclusion that technology is a key factor in creating a favorable experience for brokers and their clients.



Q. If price and coverage options were the same between carriers, what are the top 5 things that would influence your recommendation?

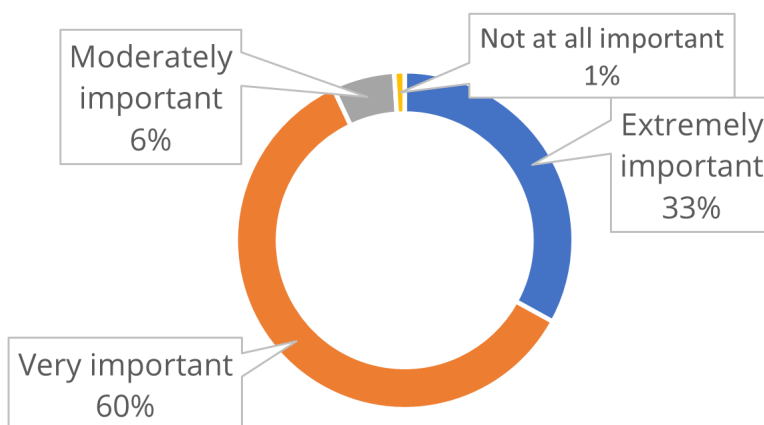
TECHNOLOGY TO SUPPORT CLIENT NEEDS

To provide a level of service that meets the expectations of their clients, broker sentiment pointed to the need for strong technological enablement.

Overall, the data shows that for a broker to recommend a carrier to a client, there needs to be confidence the carrier will provide a robust digital experience for both them and their clients. With rapid technology advancements, brokers are more likely to recommend carriers who can provide digital-first, customer-centric experiences. This includes offering portals and microsites, as well having the ability to integrate with the client's benefits administration systems. They want to work with a carrier that is technologically advanced enough to meet theirs and their clients' needs, or at least has a road map for technological advancement.

When asked about the importance of a carrier's ability to provide a robust digital experience for them, with features such as a broker portal, client analytics and educational materials, 93% of respondents felt it was very to extremely important. Only 1% of respondents mentioned it was not at all important.

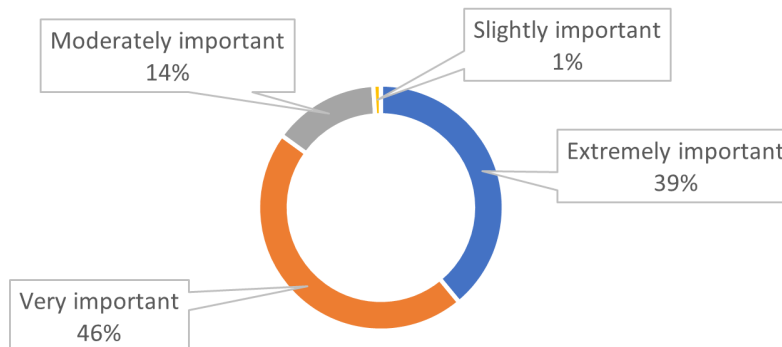
Importance that carriers provide a robust digital experience for brokers



Q. On a scale of 1 to 5, a carrier's ability to provide a robust digital experience for me (Broker portal, client analytics, educational materials, etc.) is important when making a recommendation to a client.

When looking at the importance of a carrier's ability to provide a robust digital experience for the client with capabilities such as websites, educational materials and online claims functionality, 85% of respondents felt it was very to extremely important.

Importance that carriers provide a robust digital experience for clients



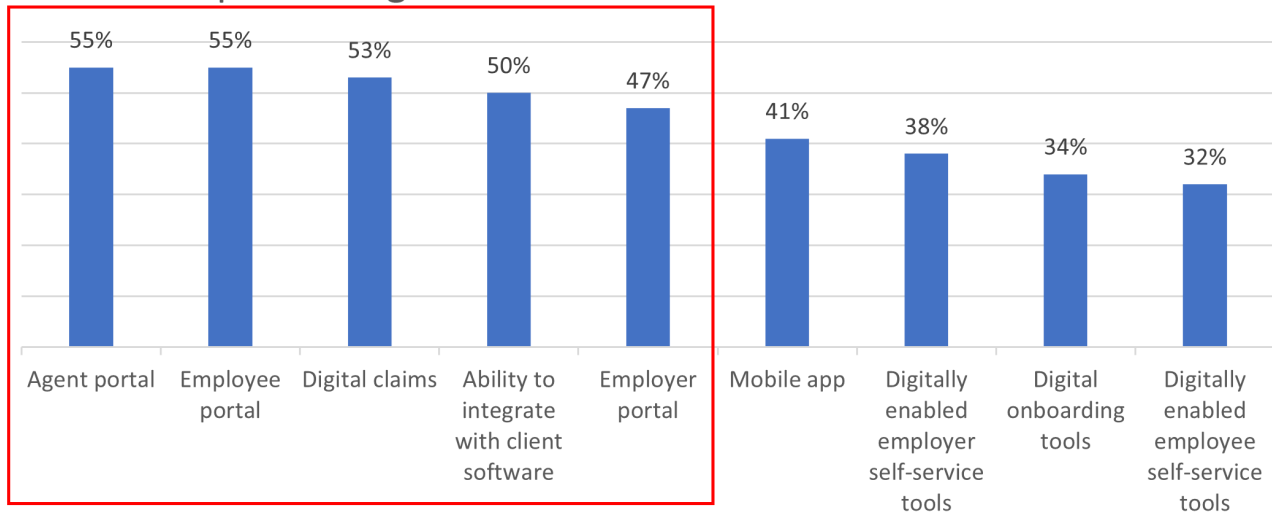
Q. On a scale of 1 to 5, a carrier's ability to provide a robust digital experience for my client (website, educational materials, online claims functionality, etc.) is important when making a recommendation to a client.

Throughout the survey, respondents noted they are looking for a satisfying digital experience for themselves, as well as their clients.

When it comes to the technologies necessary for that broker 'nod of approval', self-service capabilities are important. This could include the ability for brokers to easily navigate data to advise clients, or employees to find coverage information or submit claims.

The top five responses, which were agreed upon by almost half of respondents, show that it is important for a carrier to be able to provide an agent portal (55%), an employee portal (55%), digital claims (53%), the ability to integrate with client software (50%), and an employer portal (47%).

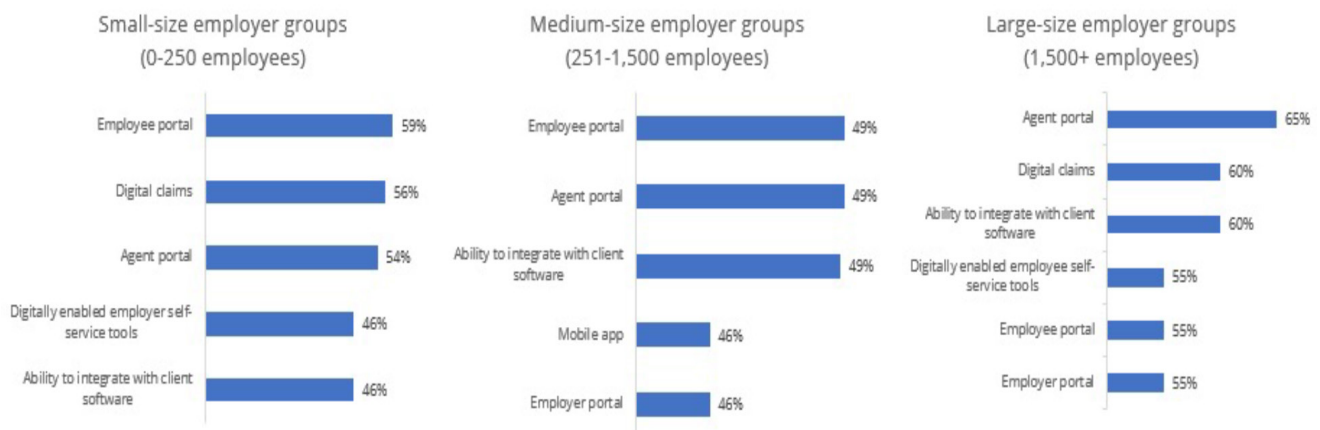
Top technologies needed for carrier recommendation



Q. What technologies must a carrier have to be considered for recommendation?

Awareness, connection and engagement

When looking at the technology needs by employer group size that would need to be met for a broker to recommend a carrier, a strong theme of empowerment through technology and self-service continues to shine through. This can be seen when looking at the top five responses by employer group size.



Q. What technologies must a carrier have to be considered for recommendation?



When looking at additional features brokers see as being ideal for them to consider a carrier, **awareness, connection and engagement** are important.

The data highlights a need for the broker to have an awareness of what is happening with their client; an agent portal helps provide this. However, to truly help their clients, brokers need to translate the data into meaningful insights for their clients. Through this data, they create opportunities to build a stronger connection and re-emphasize their true value.

Closely related to the agent portal, is the need for the employee portal. As in the charts above, it's the top technology feature for consideration among brokers who work with small- and mid-size employer groups and a number-five for large-size employer groups.

This data set speaks to the importance of enabling engagement. Here, employees need to be able to easily access their plan and claims information. Having an employee portal, app or similar feature can help instill confidence in the employee, increase engagement and potentially improve persistency.⁴

The survey also included "digitally-enabled employer tools" and "digitally-enabled employee tools" as considerations for recommendation, however they finished in the bottom-three needs amongst the provided options. Based off additional survey data, it's believed they finished lower for two main reasons:

- 1) **Brokers believe this information should be included in the portals and**
- 2) **These take a backseat in priority if brokers can't provide guidance based on sound data, the employee can't access their benefits and coverage can't be implemented.**

Noteworthy pain points

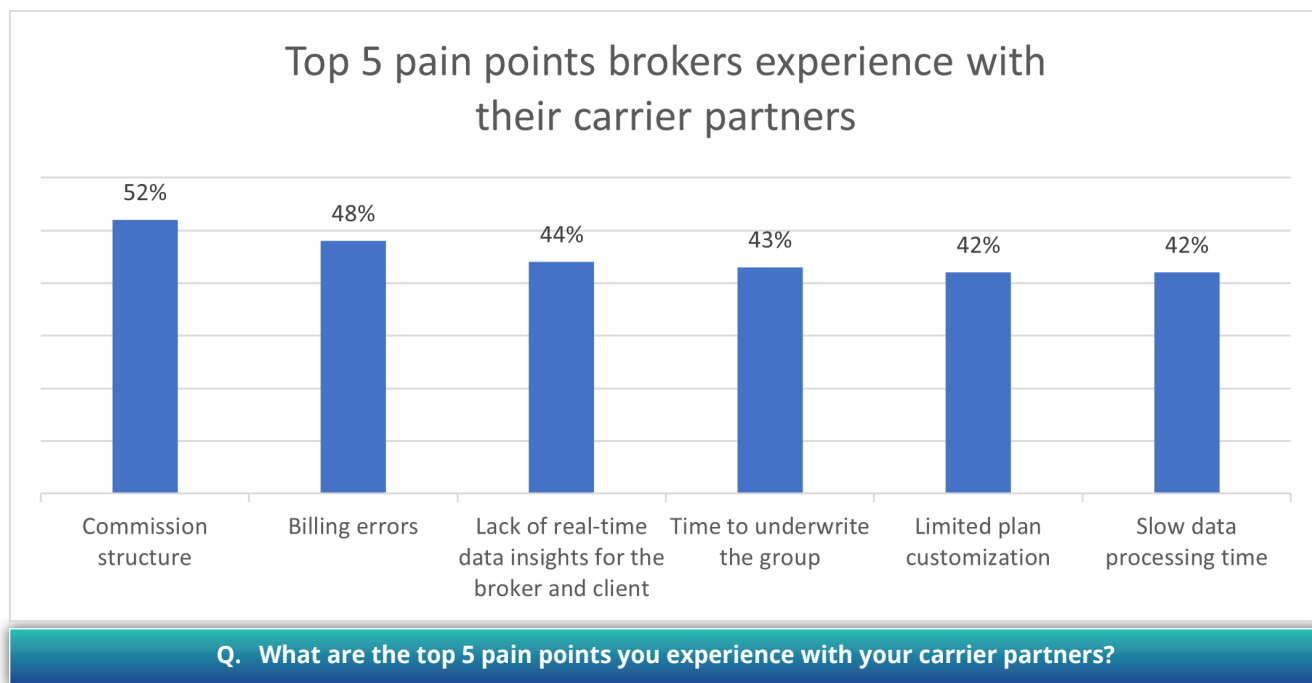
In a year unlike any other, 2020 showed us many things, including the frailty of human life, the importance of equal rights, the strength in unity and the importance of preparedness for the unexpected.

As we learned to navigate through the unknown, the COVID-19 pandemic helped highlight the value of voluntary benefits. According to findings from [Willis Towers Watson](#), 94% of large-size employers believe voluntary benefits will be more important to their total rewards strategy going forward, compared with the 36% of employers who deemed them to be important in 2018.⁵

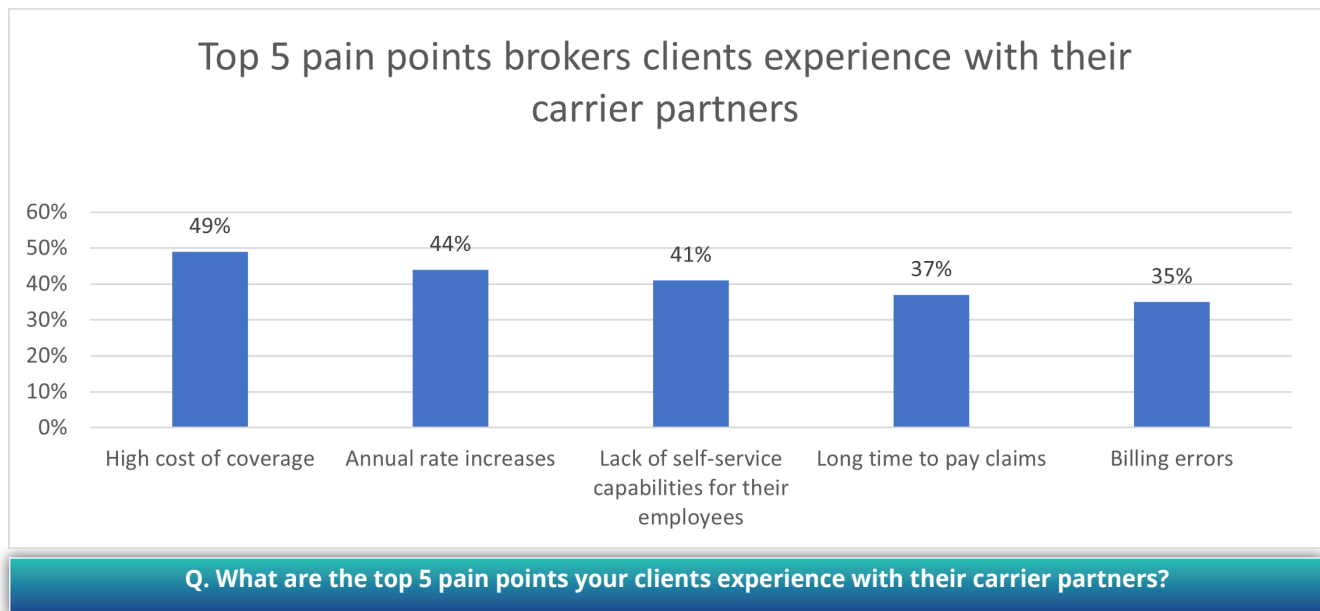
However, we found many of the anecdotally cited pain points brokers have been experiencing for over a decade remain, including: billing errors, time to underwrite, enrollment and lack of data insights.

BILLING ERRORS, TIME TO UNDERWRITE, ENROLLMENT AND LACK OF DATA INSIGHTS

When reviewing responses to the top pain points brokers experience with their carrier partners, the top five noted by respondents were: commission structure (52%), billing errors (48%), lack of real-time data insights for the broker and client (44%), the time to underwrite the group (43%), and tied for fifth were limited plan customizations and slow data-processing time (42%). See the chart below for more details.



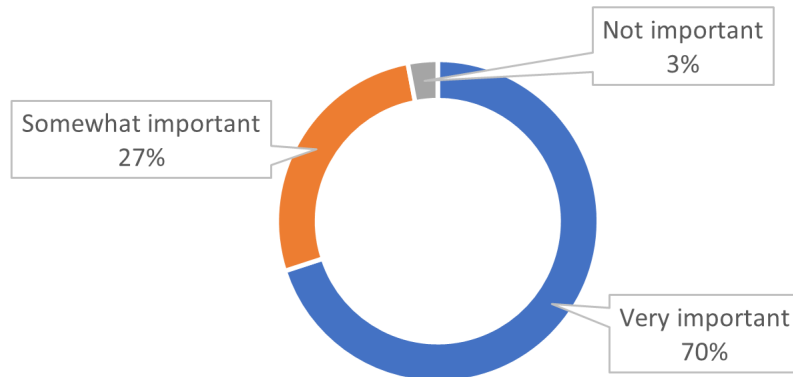
When looking at the top five pain points brokers' clients experience with their carrier partners, costs are a top concern. In fact, the cost of coverage takes the top spot, with 49% of respondents citing it as being a pain point, followed closely by annual increases in coverage (44%). Rounding out the top five are carriers' lack of self-service capabilities for their employees (41%), the long time to pay claims (37%), and billing errors (35%).



ENROLLMENT

When looking at the top factors for a broker to recommend a carrier, enrollment capabilities came in as a top reason after price and financial rating. This suggests that if the broker believes enough in the company to offer it, they better be able to smoothly enroll employees in the products. In fact, survey responses show that 70% of brokers believe enrollment capabilities are very important when choosing a voluntary benefits carrier.

Importance of carrier enrollment capabilities

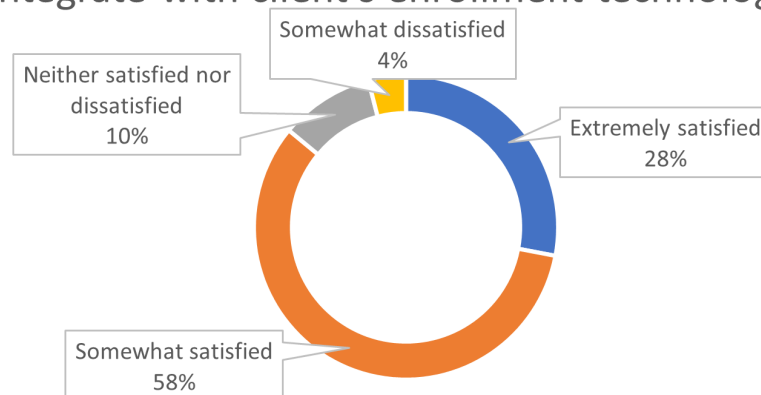


Q. How important are enrollment capabilities when choosing a carrier for non-medical, voluntary benefits?

However, for some companies, benefit and employee information can prove difficult to streamline across payroll, enrollment and benefits administration systems. This can be due to “resource poverty”, such as low staffing and exhaustive resource utilization on dated technologies.³

This issue is illuminated when looking at broker enrollment satisfaction. The survey data revealed that more than half of brokers (58%) are only somewhat satisfied with their carrier partners’ enrollment technologies.

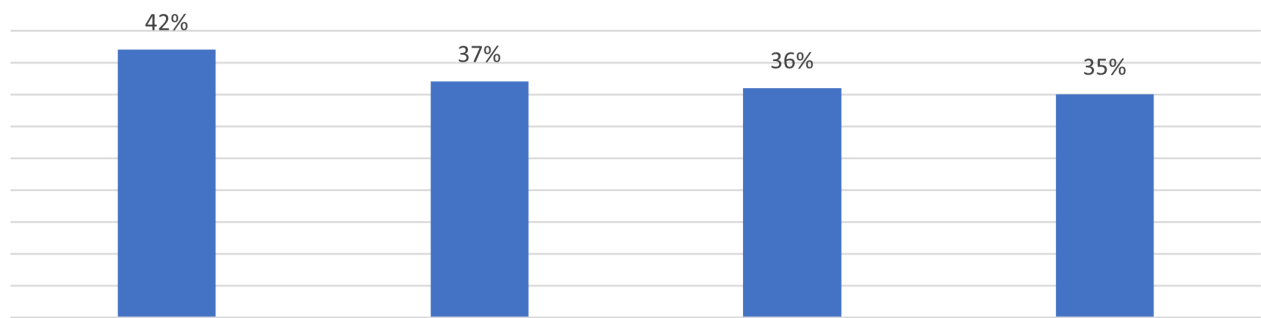
Broker satisfaction with carrier partners’ ability to integrate with client’s enrollment technologies



Q. How satisfied are you with your carrier partners’ ability to integrate with your client’s enrollment?

To help provide some context around this, we reviewed the top broker pain points and found that more than a third of brokers note enrollment-related pain points, including: slow data processing time (42%), time to handle exceptions and validation (37%), census file errors (36%) and benefits administration system integration (35%).

Top enrollment related pain points brokers experience with their carrier partners

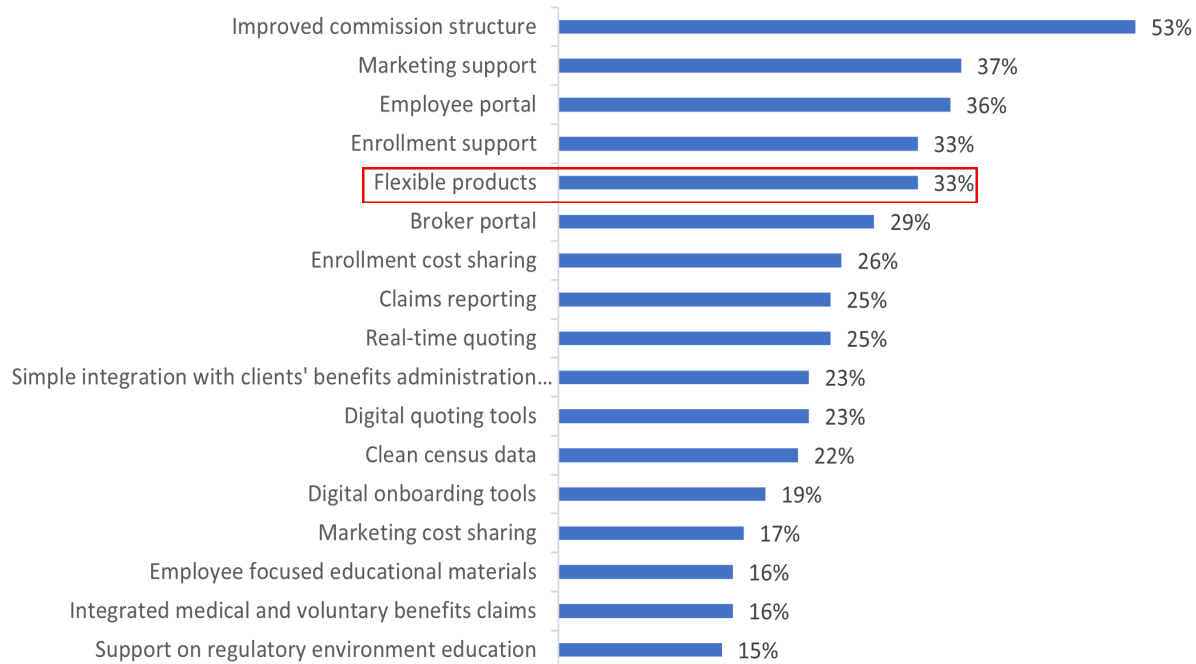


Q. What are the top 5 pain points you experience with your carrier partners?

Product flexibility

Product flexibility is becoming increasingly important as more employers view voluntary benefits as a means to enrich or fill gaps in their benefit offerings.² However, 1 in 3 (33%) brokers note that having flexible products is something they desire but are not currently receiving from their carrier partners.

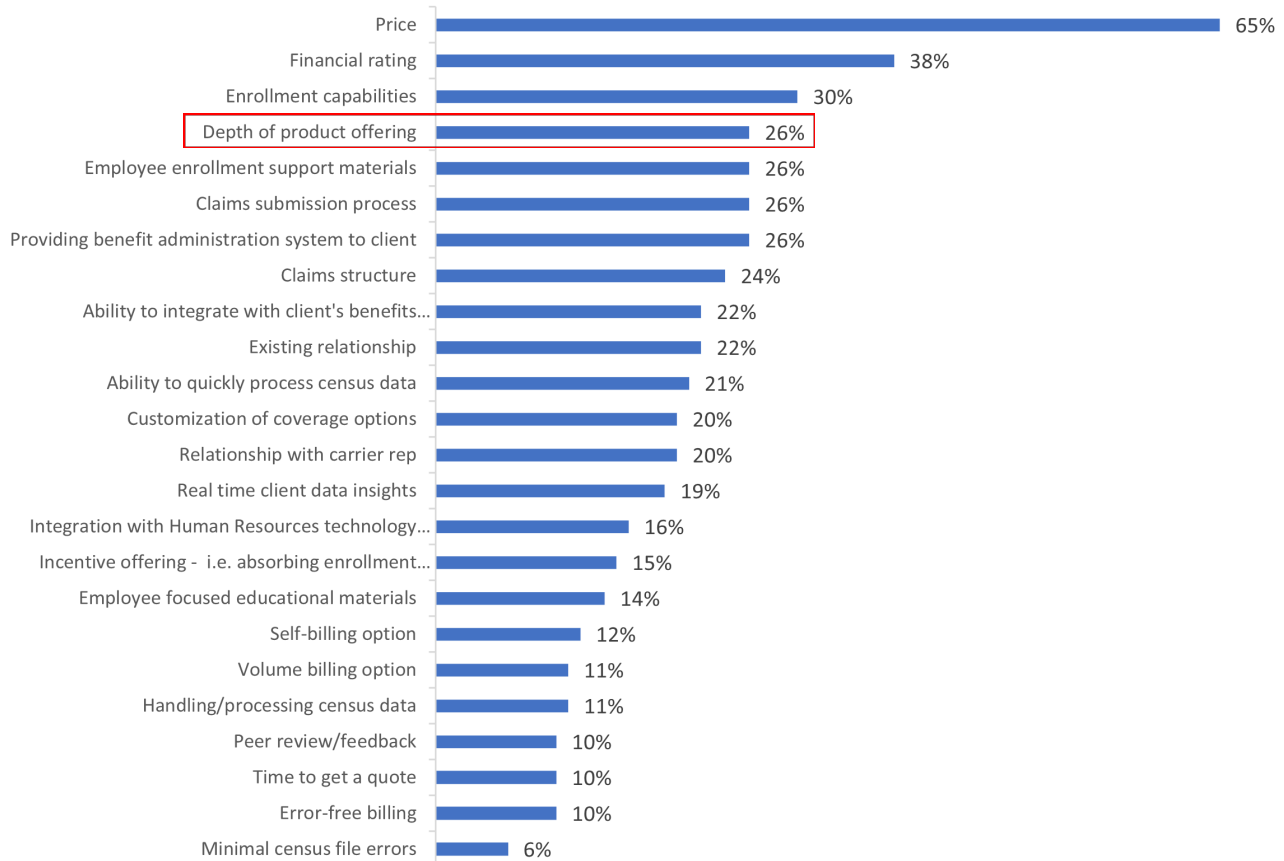
What brokers desire from carrier partners



Q. As a non-medical, voluntary benefits broker, what do you desire from carriers that you are not currently receiving today?

In addition to product flexibility, the depth of offerings is an important factor for broker recommendations, as 1 in 4 brokers (26 percent) rank depth of product offering as a top factor in recommending a carrier partner.

Factors that impact carrier recommendation



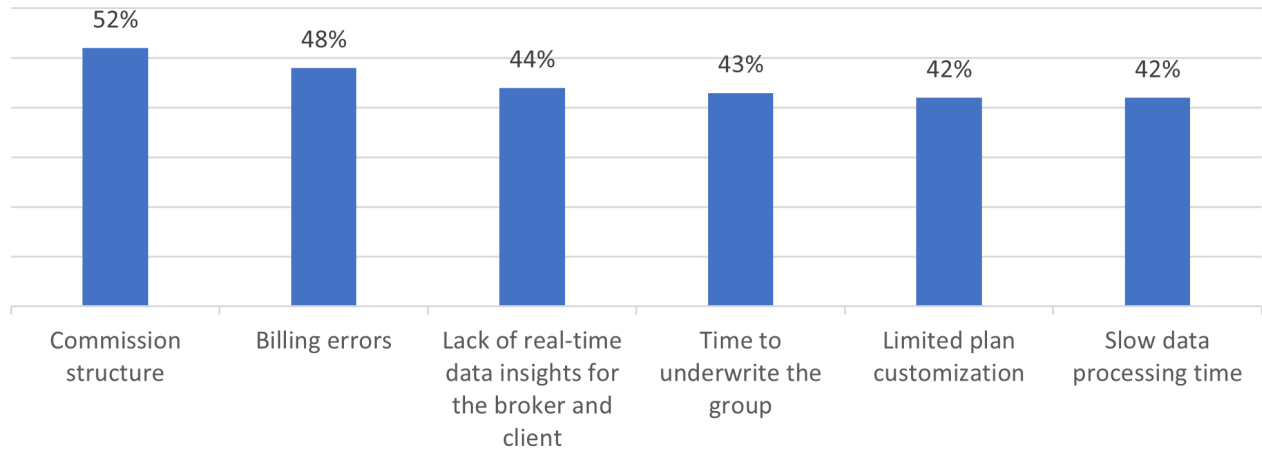
Q. What are the top 5 most important factors to consider when recommending a non-medical, voluntary benefits carrier to a client?

Technology

As noted above, carrier technology has become increasingly important to brokers and their client partners, since it plays such a critical role throughout the entire relationship lifecycle. From quote to claim, for brokers, employers and employees, technology is the crux of a satisfactory customer experience.

Survey data highlighted there is still much to be desired technologically and thus, there are several opportunities for improvement. When revisiting broker and client pain points (see chart below), the data points to technology and process issues as the root cause of the pain; from commission structure, through slow data-processing time.

Top 5 pain points brokers experience with their carrier partners



Q. What are the top 5 pain points your clients experience with their carrier partners?

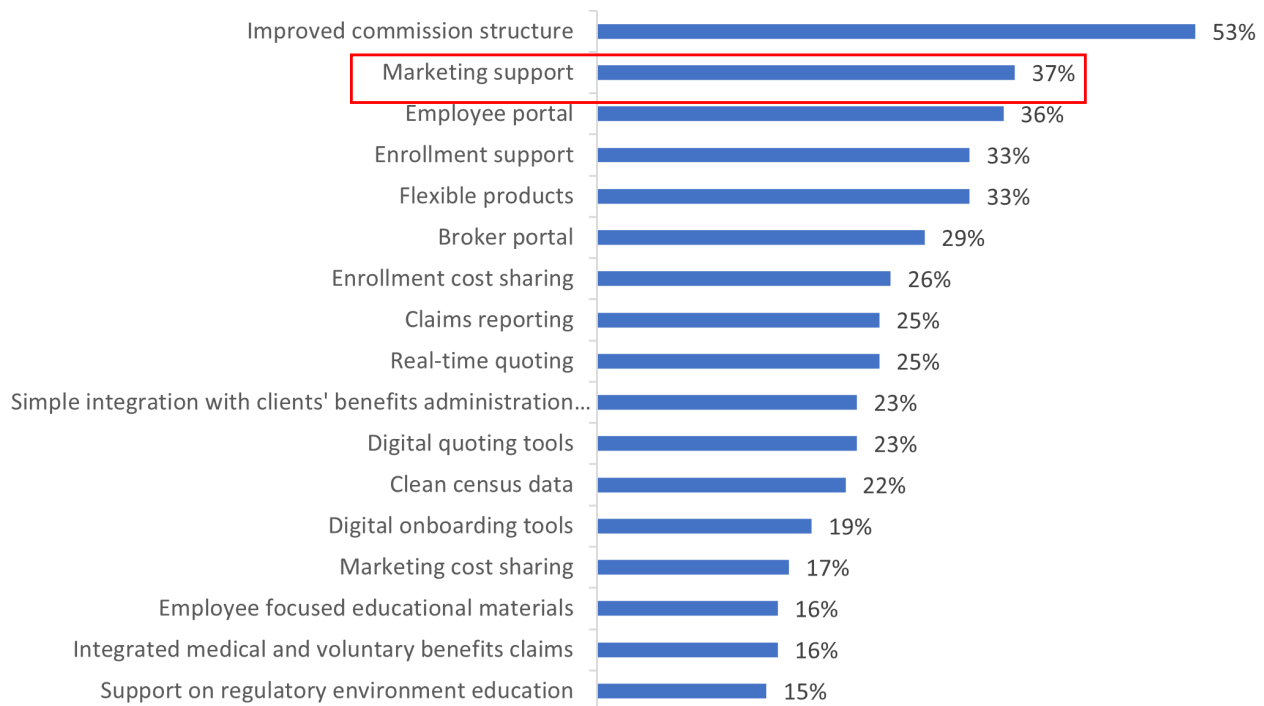
Carriers and brokers alike can benefit by leveraging new technologies and updating processes in order to reduce errors and speed up data exchange transactions.

CUSTOMER-CENTRIC FOCUS WINS HEARTS AND MINDS

Voluntary benefits add value to employers' benefit offerings and aid in talent retention strategies. To help rise above the competition, brokers must deliver on service, such as providing prompt service, consultative analyses and strong recommendations.

Brokers understand their clients get stronger engagement and higher participation in benefits programs when there is a robust marketing and communications plan tied to the offering. Unfortunately, more than one third (37%) of brokers feel they do not receive the marketing support they desire.

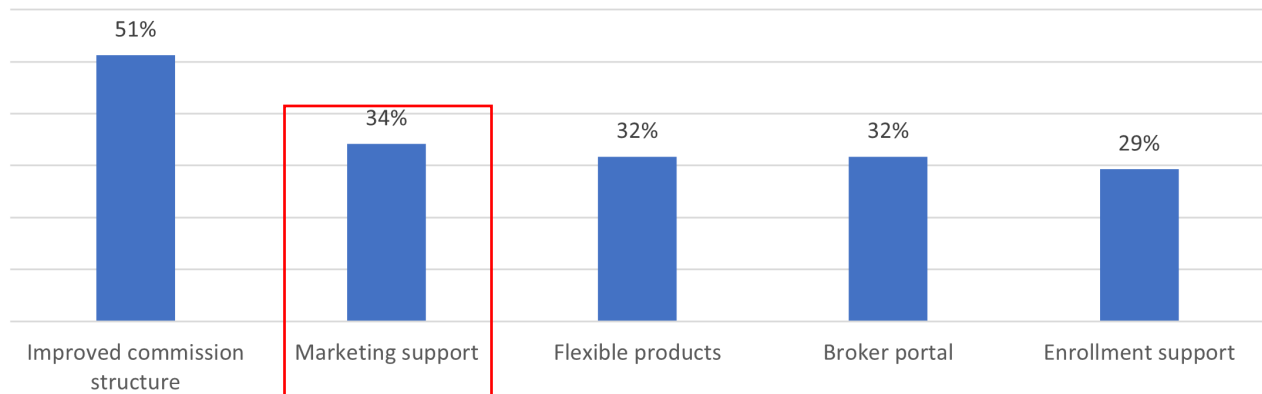
What brokers desire from carrier partners



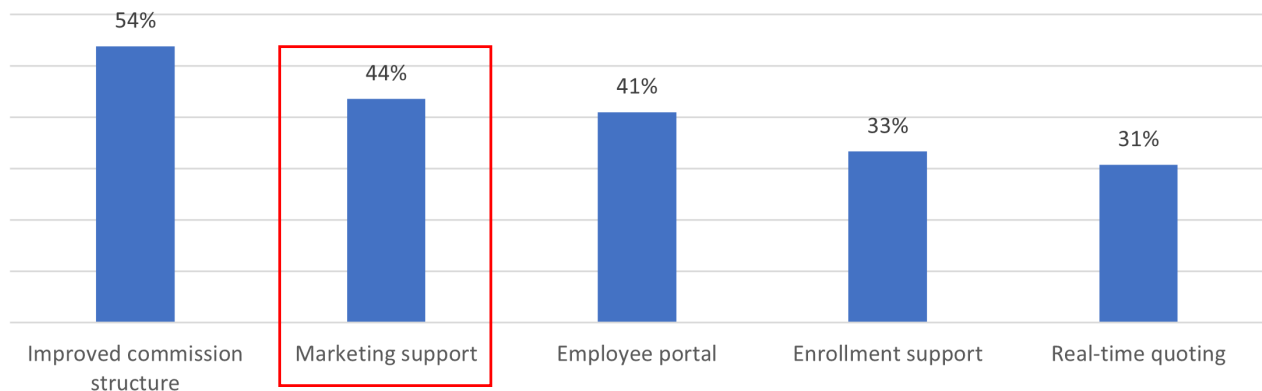
Q. As a non-medical, voluntary benefits broker, what do you desire from carriers that you are not currently receiving today?

In particular, brokers who primarily work with small- or medium-size employers feel the gap in carrier marketing support. When breaking down their responses, they note this as their number two desire of services they are not currently receiving from carriers, behind an improved commission structure.

Brokers for primarily small-sized employers - Desire



Brokers for primarily medium-sized employers - Desire



Q. As a non-medical, voluntary benefits broker, what do you desire from carriers that you are not currently receiving today?

Maintaining a strong connection between the carrier and broker does a lot of things. It keeps the carrier top of mind, lets the broker know they will “go to bat” for them with Underwriting, gives brokers the sense of being taken care of when they have a question or need, and generally encourages brokers to continue working with the insurer.

KEY TAKEAWAYS

Takeaway 1 – Deliver benefits beyond price

Brokers need carriers that can provide clients with more than a good price point. They also need product flexibility, an uncomplicated enrollment process and a customer-centric claims process. Having these qualities helps instill confidence and removes friction. When done right, these are the processes that can win over brokers and clients alike, while fostering long-term relationships.

Takeaway 2 – Provide data that empowers

There have been many lessons learned and observations made from the Covid-19 pandemic. One glaring observation across industries and facets of life is the need for improved access to information through technology. This rings especially true in the voluntary benefits space.

With more employees working remotely or in a hybrid setting, communicating with them has become increasingly challenging. This applies to the clients that brokers work with, as well as their employees. Moving forward, carriers that can provide access to plan data and education via portals or apps will become more valued. Tools like these not only empower users, but they are also increasingly expected across industries.

Further, technology that helps facilitate enrollment will afford brokers more time to focus on being consultative to their client partners.

Takeaway 3 – Enable agnostic technologies

Brokers continue to do their best to provide clients with optimal benefit solutions; however, carrier and client technologies can create friction in the relationship, all the way from quote through claim. To continue to be in clients' good graces and improve the overall benefits experience, it's important for carriers to stay abreast of and implement new enrollment, product flexibility and claims technologies. Clients want simplicity and carriers who can work with any system or file type are poised to lead the market into the future.

Takeaway 4 – Focus on removing friction

Top-notch service must be part of the carriers' supplemental benefits offering. Because supplemental benefits tend to enhance employee benefit options without adding high expenses to the business, brokers understand the power they hold in helping clients maximize their benefits package. They also allow workers to customize their financial protection to suit their unique needs.

When reviewing survey data around the single thing carriers provide that is the most meaningful, the one word that came up time and again was “service”.



Though there are many components to servicing well, at its core is creating an exceptional customer experience. Brokers are trusted advisors with many clients, so even small hiccups can have a domino effect, causing major disruptions to all clients. It is critical brokers feel confident their clients will have a streamlined enrollment experience, that clients' employees will be provided with meaningful educational materials, and that they won't run into problems when it comes time to file or receive payment on a claim.

Carriers that can provide that peace of mind and remove friction are the ones that win over brokers and create lasting relationships.

For more survey results and insights, visit [WellfleetWorkplace.com](https://www.wellfleetworkplace.com)

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