

2025

SUPPLEMENTAL HEALTH,
DI & LTC CONFERENCE

Expanding Horizons

Tech Partnership: A Blueprint for Success





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Key Themes from 2025 Enrollment Tech Strategy Seminar



Benefits Broker Evolution

PRODUCT FOCUSED

- Selling
- Specific Product
- “Spreadsheets”
- Tech Supported



SERVICE FOCUSED

- Benefits Planning
- Value-added Advice
- Holistic Offerings
- Tech Enabled

LOWER
Perceived
Value

HIGHER
Perceived
Value



Tech Footprint Continues to Expand & Evolve

Personalization, technology, and affordability: The future of employee benefits

NEWS

Benefits Leaders Are Optimistic About AI's Potential, But Knowledge Lags

How APIs are reshaping the insurance business

Insurance companies can now integrate applications and create new services more easily than was possible before.

Will AI Benefit or Harm Workers?

Sources:

<https://www.benefitspro.com/2024/08/26/personalization-technology-and-affordability-the-future-of-employee-benefits/>
<https://www.shrm.org/topics-tools/news/benefits-compensation/ai-potential-concerns-employee-benefits-employers-healthequity>
<https://www.propertycasualty360.com/2024/07/25/how-apis-are-reshaping-the-insurance-business>
<https://www.americanprogress.org/article/will-ai-benefit-or-harm-workers/>



Ample Room for Development

68% of carriers cite new technologies (AI, machine learning, etc.) as having an extreme or major impact on their distribution-focused technology investments in the next five years.

Brokers' Perspectives

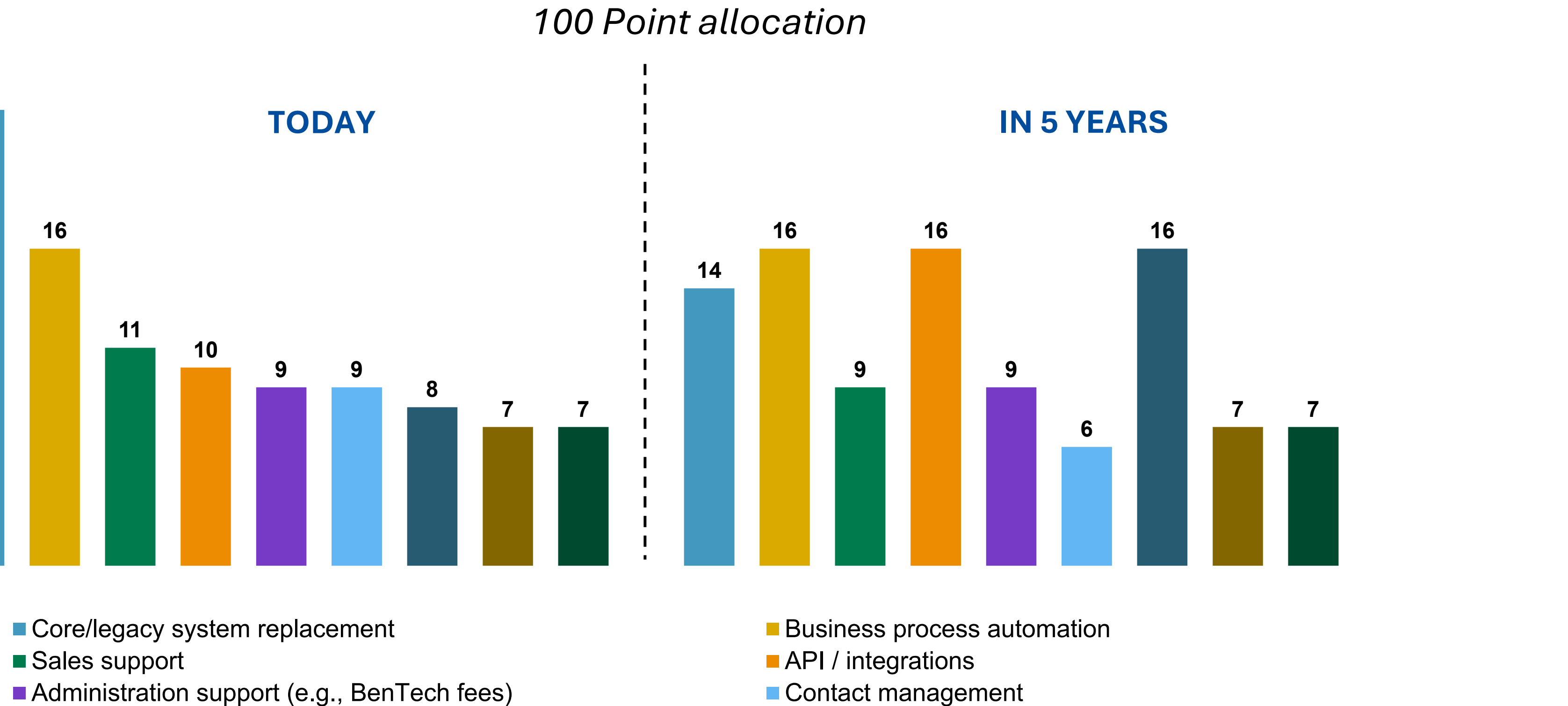
“For a couple of years now, two of the three [carriers] that I keep mentioning, they’ve been **using data**. They are using unique ways of AI to increase the utilization of the product. So that’s a big piece. **We love that type of stuff.**”

“**API is a big one.** When you are talking to a client or a prospect, I would say that is pretty attractive. There are no files that need to be exchanged. It goes right to the cloud. It’s a great selling point to someone like me in my position.”



“I still think we are missing a large piece of how technology and insurance work together. It’s still a dotted line. **There is still a huge room for improvement.** We are not lacking options, but we are lacking practicality in value.”

Distribution Technology Investments Will Shift



Influence of Technology Credits

57% of carriers cite technology credits and related fees as having a significant impact on their distribution strategy.

Brokers' Perspectives

“...I think **it's a money grab**... When I look at some of the price tags, it couldn't possibly cost that much money to build an accident plan or a legal plan on your enrollment system. I just think some of those invoices they like to throw out there are very inflated. ”

“I do think if you have any type of plan changes, **those credits, those subsidies, are pretty crucial**...this [benefit] is only as good as the employee, the end user, understands it and uses it. So as far as rolling out and change management, we heavily rely on those credits, both myself, the broker, and the employer.”

“I wish all the states would just say, ‘You can't do anything. **No more tech credits.**’ That would **make life way easier** for everybody.”

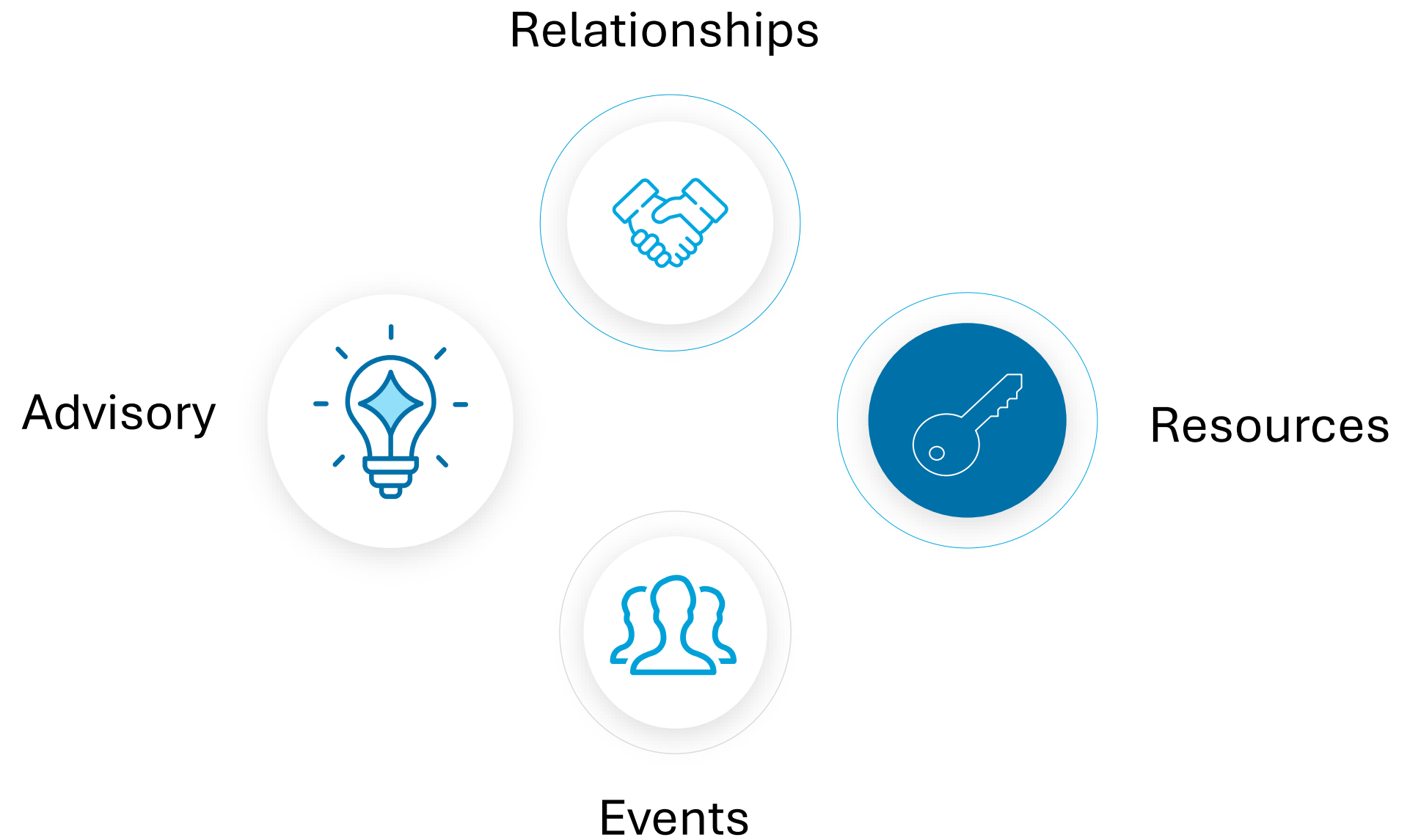




How To Become A Best-In-Class Carrier Partner



Dedicated Resources for Strategy & Support



Maximizing Platform Capabilities

Helping find ways to provide the most value to each client – throughout implementation, enrollment, servicing and ongoing communication.

Employee engagement

Marketing



Align system experience with employer brand (colors, logo, etc.).
Organize videos, brochures, and offers by product type and create a single repository for all benefits info.

Communication



Scheduled or on-demand, at OE and with qualified events – consistent delivery of benefit promotion helps reinforce company culture.

Education



Utilize detailed product descriptions, videos, and configuration to enhance understanding and elections.
Follow-up and capture employee feedback with survey tools for continued involvement.

Enrollment support

HR tools



Discover trends with custom reporting and analyze product selection, usage of tools, education gaps and much more.
Leverage system of record capabilities such as billing, data, and various enrollment tools.

Decision support



Position decision support capabilities such as plan design comparisons and support tools based on survey data and algorithms.

Claims



Remind employees of year-round coverage with system capabilities and easy access via carrier claims-filing links and targeted communications.

The Power of A Successful Integration

FACTORS | *before integration*

- ✓ Compatibility assessment
- ✓ Security and compliance
- ✓ Scalability
- ✓ Cost analysis

BEST PRACTICES | *at launch*

- ★ Thorough testing and quality assurance
- ★ Training and support for employees
- ★ Monitoring and continuous improvement
- ★ Clear communication + stakeholder alignment

Considerations
for success



Ask Our Experts

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Module Option

2025 Supplemental Health Co...

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Agenda

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Speakers

Attendees

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10:00

Gen
02:00
↓ Sea

GS1
02:30
↓ Dur

Br:
03:30

1.1
03:45
↓ Jav

1.2
03:45
↓ Nat

1.3
03:45
↓ Del

Agenda Option

Detail

General Session – Supplemental Health Industry Overview
Date and Time

(no ratings yet)

Sean O' Donnell, LLIF

Location

Session Chat

Add To Calendar



Thank You



Navigate With Confidence



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ACTUARIES**