

2025 WORKPLACE
BENEFITS CONFERENCE

Pathways to Growth

Exploring Key Enrollment Technology Trends and Their Impact Across Carrier Departments



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Enrollment Technology Topics

Enrollment technology overview

Will provide a quick overview of the enrollment technology landscape and how services and service models vary between platform types

Resellers

Resellers of enrollment technology come in a few shapes and sizes, and we will review this and discuss why this matters

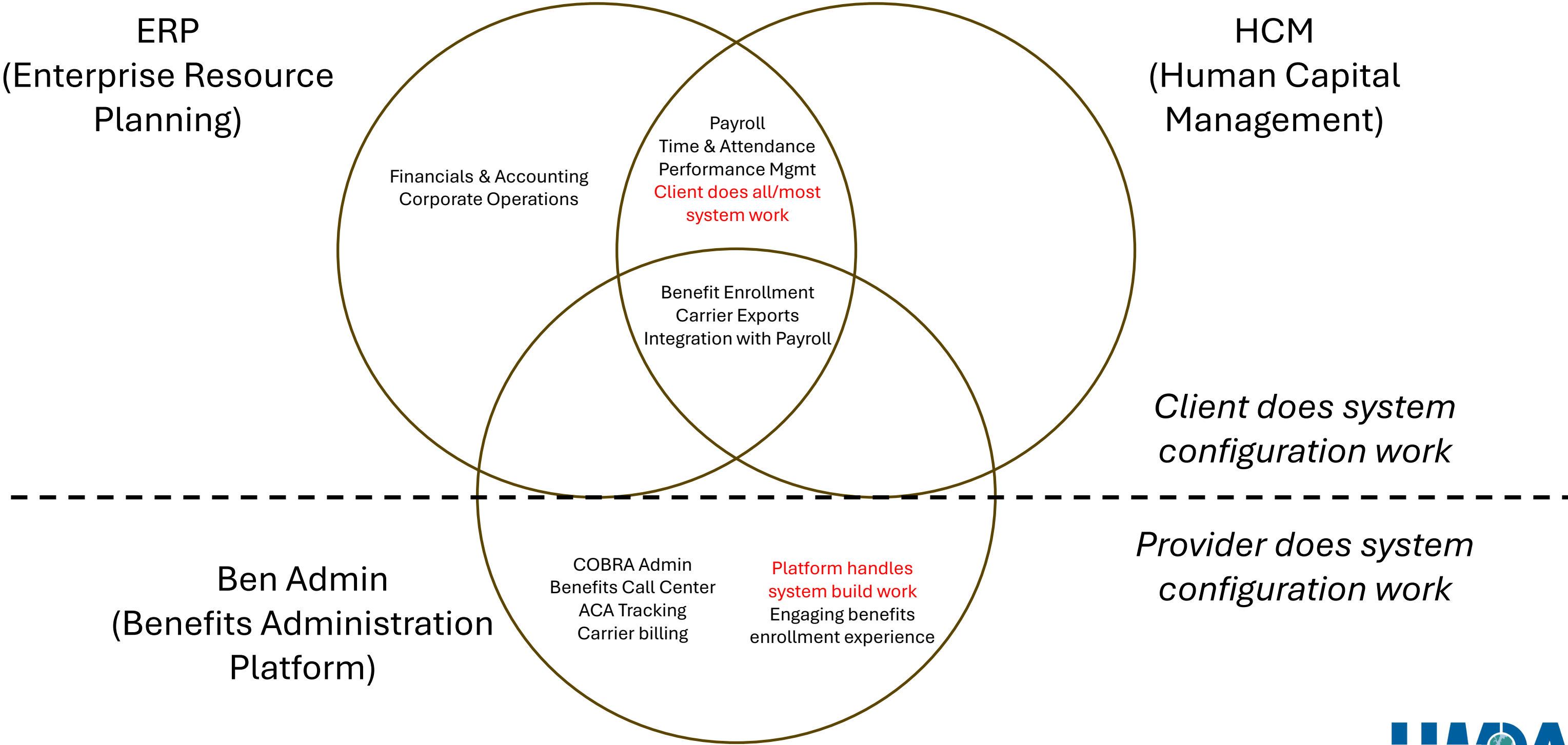
Tech fees

This has become a standard ask on RFPs, but are all the right questions being asked? We will explore this topic in more detail




API vs EDI

Much of the talk in market is about API, but EDI is still very much used for the majority of transactions in our space. We'll talk a little bit about what you should know.

Overview of Enrollment Technology and What They Do



Why It Matters?

|  DIFFERENTIATOR |  ERP / HCM |  BEN ADMIN |
|--|--|---|
| Cost | <ul style="list-style-type: none"> • In most cases, the benefits module is free for clients who purchase the broader ERP/HCM solution | <ul style="list-style-type: none"> • PEPM (Per Employee Per Month) charge varies by platform, client size, complexity, and services. Costs in the \$4-\$6 range for 1,000 life clients |
| Service model and lead times | <ul style="list-style-type: none"> • Once implemented, you're on your own • DIY license model • Sometimes you can secure resources, but lead time and quality can miss expectations | <ul style="list-style-type: none"> • All plan and system changes are handled by a service team • Issues can be escalated quickly through a dedicated support team |
| Carrier relationship and flexibility | <ul style="list-style-type: none"> • Limited or non-existent carrier collaboration programs • Limited flexibility for certain plan types/designs | <ul style="list-style-type: none"> • Most providers have carrier programs for collaboration on product roadmaps • Fairly flexible (to a point) |
| Employee Experience | <ul style="list-style-type: none"> • Very transactional for enrollment • Limited ability to support other features | <ul style="list-style-type: none"> • Much more engaging user experience • Chatbots and built-in Decision Support |

So thinking about the different types of technology platforms in market, how does understanding what type of platform a client using impact the following?

| Party | Impacts |
|--|---|
| Broker/Producer | <ul style="list-style-type: none">- If there's a carrier partner program, should I limit the RFP to those carriers?- If my clients uses an HCM or ERP, who will be doing build work? |
| Carrier Sales team | <ul style="list-style-type: none">- How do I position our integrations and partnership to the broker/client to win the business? |
| Carrier internal teams (U/W, Product, Pricing) | <ul style="list-style-type: none">- If there's integrated decision support within enrollment, will that drive better participation/outcomes?- Will the platform limit the plan designs we can offer? |

Resellers — Who Are They and Why Does It Matter?

Resellers are organizations who provide benefit enrollment and administration services by white-labeling another technology solution

- Technology Resellers: These resellers concentrate on both administration and technology
- Broker Resellers: Usually a specialized team within a brokerage firm that manages the setup and administrative tasks.

If there is a reseller that is handling the enrollment or administration compared to the client handling on their own (or maybe an outsourced ben admin handling), what should be considered?

| Party | Impacts |
|--|---|
| Broker/Producer | <ul style="list-style-type: none">- How are internal broker resources within their technology organization handling?- If it's an external reseller, is there an ask for a comp split? |
| Carrier Sales team | <ul style="list-style-type: none">- Do we know the underlying platform the reseller is using, as that's where we're be integrating- What are expectations for who covers the technology build costs? |
| Carrier internal teams (U/W, Product, Pricing) | <ul style="list-style-type: none">- Are there any standard/national tech fee relationships that will result in a tech fee being paid here?- Do we have experience working with them, and what enrollment outcomes or participation did we see? |

Technology Fees – Understanding the Ask

As tech fees have seemingly become a standard ask on RFPs, it's important to be aligned on some of the details:

- Are there expectation set on how these can be used?
- Are there requirements around enrollment conditions?
- Who are they payable to?
- Is the payment process clear?
- Is there already a national tech fee program in place?

As discussed, technology fee requests can come in a variety of shapes and sizes. How does understanding the ask impact the following?

| Party | Impacts |
|--|--|
| Broker/Producer | <ul style="list-style-type: none">- Has it been confirmed that a tech fee can be paid based on who the platform is?- Does the technology platform need to be appointed or licensed? |
| Carrier Sales team | <ul style="list-style-type: none">- Has the tech fee ask been priced into the rates?- Have expectations been set for what is needed for rates to be payable (such as favorable enrollment conditions)? |
| Carrier internal teams (U/W, Product, Pricing) | <ul style="list-style-type: none">- Has sales made the full ask clear between implementation credits and ongoing fees?- Does the client use a tech platform where a standard fee applies, and no special ask or pricing load is required? |

API vs EDI — Why Should You Care?

Application Programming Interface

- APIs are a way for two platforms to exchange data for a very specific purpose
- Allows for lighter, more member-level data exchange
- Expanding usage beyond member data into plan build and quoting
- Greater flexibility and easily integrated with various applications
- Can handle dynamic and scalable data exchanges, making them suitable for modern, fast paced environments.
- Generally easier to implement and use, with clear documentation and support.

Electronic Data Interchange

- EDI has long been how data has been exchanged
- Can reduce costs associated with manual data entry and paper-based processes
- Involves scheduled (usually weekly) transmission of large data sets
- Many ben tech and carrier platforms and operations are setup around this process

API and EDI in many cases are used to transmit the same data elements, but in a different way. Does understanding whether data will be exchanged via API or EDI impact the following?

| Party | Impacts |
|--|---|
| Broker/Producer | - Is enabling of the API more cost effective to the client? |
| Carrier Sales team | - Have we made the client and broker aware of the different types of integrations that exist with the platform and the value created? |
| Carrier internal teams (U/W, Product, Pricing) | - Are there any plan limitations we need to consider if a plan setup API is being used? |

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