HEALTH INSURANCE RENEWAL TIPS

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Under the "New Norm", 2026 is a good time to make upgrades to your open enrollment. In addition to reviewing proposals from all carriers as well as fully insured versus riskier self or level funded plans, employers may want to modify their open enrollment process and content.

Open Enrollment Process: Using an online benefits administration system such as Employee Navigator, which we provide all clients without charge, provides many new advantages. Enrollments can be done remotely, family members can also view the content, video explanations of benefits can be available 24/7, instructions and explanations of benefit tools are available 24/7, and links to multiple benefit portals are all available in a single location.

Claim Denials or Delays?: Many claims are denied but if the Explanation of Benefits (EOB) is reviewed, we frequently find it is a temporary denial due to the care provider not filing the claim correctly. Employees should know how to pull an EOB from their carrier portal if they don't receive paper versions and then provide it to their service agent or an advocacy service, such as Personify, which we provide without charge to all of our clients. They will then work with the provider to complete the claim process.

Portal Tools: Most carriers provide online portals with tools that help employees better utilize their coverage. Cost estimators provide price estimates from multiple providers for potentially expensive services such as MRIs. Formulary lists allow prescriptions to be reviewed to see if alternatives may be available to present to one's provider for approval. Specialty Pharmacy representatives may be available to help with this process. Health Risk Assessments may be available to help identify ways to improve one's health. EOBs can be downloaded.

Videos Instead of PDFs: Given the increased use of mobile phones for online services, PDFs are no longer easily viewed to understand benefits. Videos can be much more effective to provide knowledge and understanding to those who prefer to use their phones.

Alternative Care Sources: Given the waiting period to see physicians today, employees should be aware of alternatives such as virtual care, retail clinics, urgent care centers, and telemedicine. However, it is important to understand these options prior to the need for care.

In addition to the online benefits administration process described above, new content should be included during open enrollment such as the four topics mentioned. We welcome any inquiries you might have. Our website is www.cgiadvisors.com and I can be reached at bpalmer@cgiadvisors.com or 610.854.1420.