Almost Half of Employees Don’t Understand Their Benefits. Here’s How to Help

Research from Harvard Pilgrim Health Care finds that less than half of employees understand their benefits.

With the right guidance and training, employers can help employees understand their benefits and make the most of them. Here’s how to improve health literacy among your workforce.

1. Simplify your communications.

When it comes to sharing information, the more digestible you can make it, the better. Research shows that when it comes to coverage, employees are more likely to understand information if it is presented clearly and free of jargon. Use clear and concise language and avoid technical terms that may be confusing to many employees.

2. Make benefits training a priority.

In an effort to continuously educate employees and deepen their understanding of the value of their benefits, employers can help employees learn more about their health insurance coverage, plan options, and savings. Incorporate benefits training into your workforce training.

3. Share tools that can help employees take informed actions.

There are many free online resources available to help employees better understand their coverage. For example, Harvard Pilgrim’s MyHealthMath can help employees make sense of their health insurance plan by providing a visual cost breakdown of out-of-pocket spending. Employers can help their employees learn more about their health benefits—leading to their own savings by lowering health care spending.

4. Elevate your benefits offering.

Employers are expected to reevaluate their benefits offering as they plan for the future of work. Many employees are choosing to stay with their current employer required full-time in-person work this year. If your workplace is either remote or hybrid, 45% say they would quit if their employer required full-time in-person work this year. Remote work is still highly desirable. Of that number, 58% reported that their raise was 5% or less. Pay increases, while common, are being outpaced by inflation. Pay increases, while common, are being outpaced by inflation. More than three-quarters (79%) of employees plan to quit their job in the next year with pay being the biggest factor. 79% believe that they can make more money by switching jobs than staying with their current employer. Only 61% of job seekers believe that they will receive a pay raise this year; 80% believe they will receive a pay raise in 2023. These health providers are helping members find quality, lower-cost providers for their health services and procedures from primary care visits to lab and radiology services.

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