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HSA Employee Communication Strategies – What You Need to Know

HSA plan success is dependent on a thorough and continuous communication and education strategy.

Research on HSA plan participation and employee perception reinforces the idea that even a well-designed HSA plan won't be effective if communication and education is lacking. Why? Studies have shown that many employees harbor misconceptions and misinformation about HSAs and need more education. For example, a recent Towers Perrin study found they often don't understand that unused HSA dollars roll over at the end of the year, unlike those in flexible spending accounts.

However, with a strong understanding of the HSA plan and its financial benefits, employees participate at a much higher rate and become more competent health care consumers. What are best practices when it comes to communicating HSA plans?

Best practices for communicating HSA plans and educating employees include:

- **Laying the groundwork** – Consider using an employee survey to gauge how ready your workforce is for an HSA. A survey can reveal questions and misperceptions regarding how HSAs work and identify barriers to selecting an HSA option and keeping participants enrolled. What you learn will determine how comprehensive your communication plan should be.
- **Gaining management's commitment** – Make sure company decision-makers are on board with the advantages of the HSA plan. Sit down with them one-on-one and go through their personal health plan scenario (i.e. how the current health program compares with the HSA program; what savings are involved; and how the program works). Employees will sit up and take notice when management is talking about how the HSA program will work to their favor.
- **Pre-selling and creating a buzz** – Create communications across various media (on bulletin boards, worksite posters, via e-mails, etc.) before and during the HSA program launch using key messages about the advantages of HSAs. For example, HSA program premiums cost less, contributions are tax-free and unused HSA dollars rollover from year to year. Get employees talking about the favorable aspects to help counter any negative information employees may have heard.



Best HSA Communication Practices, Cont'd...

- **Asking for help from vendors** – Ask your broker or consultant and benefits vendors to pre-train your management, including line supervisors, on the HSA program. Tap into their insights into what has worked and what has not worked for other clients. Have them available for employee meetings to explain the program and provide examples.
- **Arming employees with tools and resources** – Develop a pre-enrollment “toolkit” for employees to help them make the right decisions and understand the plan’s financial implications for their personal situations. Consider using vehicles such as an HSA “primer” or PowerPoint presentation or video, a list of FAQs, an online calculator, a contribution strategy flyer and glossary. Lastly, provide employees and dependents with opportunities to ask questions and get answers, either through group meetings, brown bag lunches or one-on-one meetings.

Taking the time to create an effective HSA communication strategy can help your clients meet the challenge of introducing an HSA plan. It’s been proven that a well thought out communication and education plan before, during and after the launch of an HSA plan, boosts employee participation, understanding and ongoing satisfaction.

BeneCom Associates offers experienced assistance to help you ***develop a winning HSA communication and education strategy*** to ensure your program’s success.

To learn more about us call **860.674.2626** or visit us [online](#).

This newsletter is brought to you by the employee communication specialists at BeneCom Associates, The Write Source and Red Jasper.