

The role of technology in benefits

Technology, as it relates to employee benefits and human resources, falls into one of two main types.

When most commercial insurance brokers talk about technology, they concentrate on platforms that enable online enrollment and online HR benefit administration. These web-based programs allow clients in the HR department to manage the open enrollment process for employees and to store employee information online. Employees are able to use the web platform to view their benefits online allowing employees and new hires the ability to make their elections online.

These platforms are one-stop alternatives for handling the basic work of benefit administration. They are comprehensive tools that allow for both employee and administrative efforts to come together. Today, many payroll companies, outsourced TPAs, and insurance carriers offer these types of technology solutions that allow clients to both facilitate administration and enrollment while tracking that information online.

On the other side of this technology coin are the platforms that brokers use internally to support their clients. In our customer service-driven business, we at Johnson & Dugan are constantly searching for methods to drive and support our customer service in a way that is meaningful for our clients. If we are going to make promises to our clients, we believe that there should be a way to quantify, measure and track the work that we are doing.

We like for our clients to understand the internal technology platforms we use to meet the high standards we set for ourselves.

One of our systems is used to capture all of our employee benefits services data – rates, plan designs, renewal, etc. This system is used to manage all of the event-driven dates for our clients. With this information, we can be proactive in obtaining renewal information and market data while leveraging the data to achieve the most competitive renewal options for our clients. Armed with this tool, we ensure that our clients get the information and time necessary to make optimal decisions ahead of renewal.

Another system that we use ties to our internal system and presents information that is important to the client. This system is accessible to both employer and employee presenting the information from the employees point of view. This integrating of systems drives our efficiency. Technology allows us to

leverage information that is entered only once to serve multiple systems and benefit both the broker and the client.

Finally, Johnson & Dugan uses Salesforce, typically considered a sales support platform, to manage the internal processes for everything we do on behalf of our clients. We have customized Salesforce to track events, create tasks, notify responsible parties in our organization, store the aggregate information for everyone involved and coordinate the event to completion for everything from renewal dates to open enrollment, contract reviews, and administrative changes.

This kind of platform integration drives every aspect of our organization in terms of customer service, marketing, employee communication, renewals, and competitiveness. Everything is driven by technology and one central set of data, making us more efficient than our competitors.

With all of this data at our fingertips, we can present any of this information to a client. We can quickly access exactly what has been done, exactly when it was done, plan new projects, and collaborate with our clients.

Ultimately, we believe that the role of technology is to enable us to do things efficiently that either couldn't be done before or were done manually.