

## BENEFITS BREAKDOWN

October 2025



# Motivating Employees to Actively Participate in Open Enrollment

An Employee Benefit Research Institute survey revealed that while plan enrollees are satisfied with open enrollment, they spend very little time picking a plan. Surveyed enrollees spent less than two hours deciding on their health plan enrollment, with one-half spending less than one hour and one-third spending less than 30 minutes. The reality is that many employees take no action and simply choose the same options as the previous year during open enrollment. To help encourage employees to actively participate in the open enrollment process, employers may consider these strategies:

- Educate and inform employees by hosting interactive workshops and webinars or developing easy-to-understand guides, frequently asked questions and comparison charts.
- Leverage technology to simplify the open enrollment process and make it more engaging.
- Provide robust support and assistance, such as offering a benefits help desk or hotline.
- Communicate about benefits year-round, highlighting the direct financial impact benefits decisions have.
- Solicit employee feedback about the enrollment process and use it to make improvements.
- Recognize and reward employees who actively participate in benefits-related activities.

Motivating employees to spend more time on open enrollment is not just about ensuring they make the right choices; it also fosters a culture of informed decision-making and engagement. Reach out for more open enrollment guidance, information and employee resources.

# Survey Finds Employers Expect 9% Increase in Health Care Costs in 2026

A [recent survey](#) of large employers by the Business Group on Health (BGH) revealed that U.S. employers predict a 9% increase in health care costs for 2026. This would be the most significant annual increase in health care costs in more than a decade, marginally outpacing recent years where employers generally predicted 7%-8% growth in costs. Employers credit this increase in part to the high cost and usage of glucagon-like peptide 1 (GLP-1) agonists, more prevalent high-cost treatments, rising incidences of chronic and complex conditions, and an uptick in mental health conditions.

According to the BGH survey data, employers are implementing several cost-management strategies. Employers surveyed say they will focus more on preventive care and screening coverage, limit or reduce coverage for GLP-1 agonists, bargain harder with vendors and explore nontraditional prescription drug models. Rising health care costs are unavoidable, but cost-saving strategies may allow some employers to mitigate this impact. Contact us for more health care resources.