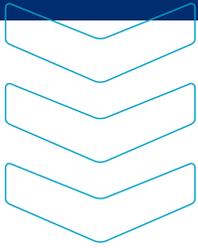




# 6 Myths About Decision Support Tools

What they are, why they're false, and how decision support can drive results

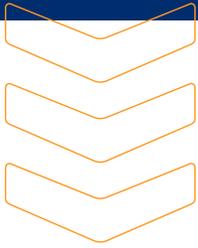


# Having the Right Benefits Technology Matters

We're all familiar with the challenges employees face when enrolling in benefits: costs, confusion, jargon... the list goes on.

As technology becomes a non-negotiable for today's HR teams, the enrollment experience stands to gain the most from decision support tools. But most benefit election engines fail to meet the expectations of HR and their employees because they're built on myths and closing the benefits literacy gap, not facts.

But Businessolver's data has proved that employees will never be benefits experts—and they shouldn't have to be to make confident and informed decisions at enrollment.



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# Myth 1

**People want to shop for benefits, so typical online shopping experiences will be effective in enrollment.**

**Fact: Employees are confused about their benefits. They want to make good decisions, but they need help understanding the benefits available to them and why they matter.**

Let's face it: We want to spend our time doing things we enjoy. Not shopping for benefits.

In most consumer experiences, like online shopping or streaming services, people typically know what they need or want, so speed drives satisfaction. But this strategy isn't effective for benefits enrollment.

Businessolver looks beyond the enrollment stopwatch and focuses on how people behave when they enroll, what contributes to their confusion, and how to help them make better choices.

## How Decision Support Works

**Employees should feel confident at enrollment, no matter their benefits expertise**

Decision support that looks at the whole person—financial stability, risk tolerance, health history, and eligibility—makes it easier for employees to navigate complex decisions at enrollment.

Employees are influenced by how benefits are presented and what they need to do to make a decision.

 **15—17 minutes**

Most people spend an average of **15—17 minutes** enrolling in their benefits even though benefits are one of the top reasons employees **stay or leave** their organization. That's a short amount of time to support people through a critical decision.

### How Businessolver sees it

Businessolver's decision support tool helps employees through the process by looking at their needs as a person, not a number.

By asking employees a few simple questions, Businessolver's decision support can:

- Evaluate financial and emotional needs
- Quickly present clear options, ranked according to that employees' needs
- Help each employee understand why the benefits are relevant to their needs
- Provide reasoning behind which benefits employees should consider

# Myth 2

## When people have more choices, they make better decisions

**Fact: More choice doesn't provide more freedom; instead, it can lead to decision paralysis.**

When we have too many choices, we procrastinate. We'll take care of it tomorrow... or the next day... or the next week. With benefits, delayed decisions can be devastating.

A study about the retirement decisions of nearly 1 million Americans from about 650 retirement plans found that the more funds a plan offered, the fewer people participated in the plan.

### How Decision Support Can Help

**Decision support should balance power of choice with decision guidance by consider employees' unique needs**

Employees deserve to understand their benefits. But research shows that too much information is counterproductive.

#### How Businessolver sees it

Decision support at enrollment should look at the holistic needs of each person. Our enrollment support technology is built on an engine that balances empathy and algorithmic recommendations by asking employees a few questions to determine:

- How they expect to use their healthcare benefits
- Their risk tolerance
- How they feel financially
- Their lifestyle and health history
- Of course, there's still choice. But in a world of infinite possibilities, it's nice to have help narrowing down our options.

Source: 2023-24 Aflac Workforces Report, 2024 Businessolver Benefits Insights Report

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**“I couldn't pick the best healthcare plan, so I didn't pick one at all and now I'm without coverage.”**



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# Myth 3

**People make rational decisions when they enroll in health insurance because it's an important decision.**

**Fact: Most people are risk averse and that comes into play when enrolling in benefits.**

Risk aversion, coupled with confusion, can negatively impact the enrollment experience when there isn't any support available. As a result, employees try to find the most familiar terms to pick their coverage from, but many have a difficult time even finding a plain-language term.

About a quarter of all Americans are underinsured, and many more delay care, because they don't have the right coverage in place and finances are tight.\*

## How Decision Support Can Help

**Employees want to make the best decision for their needs—and those decisions should be based in fact.**

Our decision support takes risk aversion into account and then highlights facts and benefits of the plans in plain language to ease the burden on employees at enrollment.

The financials might suggest that HDHPs are the right choice for the employee...

... But the decision support tool might find that a high deductible would frighten them.

## How Businessolver sees it

Decision support is about understanding the whole person. By factoring in holistic needs, emotions, and eligibility, Businessolver's decision support tool helps build confidence at enrollment for peace of mind year-round.

An optimal decision support tool should ask targeted questions covering emotional, financial, and health risks to help employees find the best options for their individual circumstances.

\*Source: Commonwealth Fund



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# Myth 4

**Avatars and videos are the best ways to convey information, because they appeal to the multigenerational workforce.**

**Fact: The effectiveness of videos and avatars depends on the context.**

Employees' biggest barrier to choosing benefits is confusion. Efficiency, speed, and personalization are key to engagement. But videos and avatars can slow the experience down.

Understanding insurance jargon, finding relevant information, and comparing plans are among the top challenges that contribute to employees dreading shopping for benefits.

To support employees through enrollment, videos and avatars must be contextually relevant—which is extremely difficult to achieve.

## How Decision Support Can Help

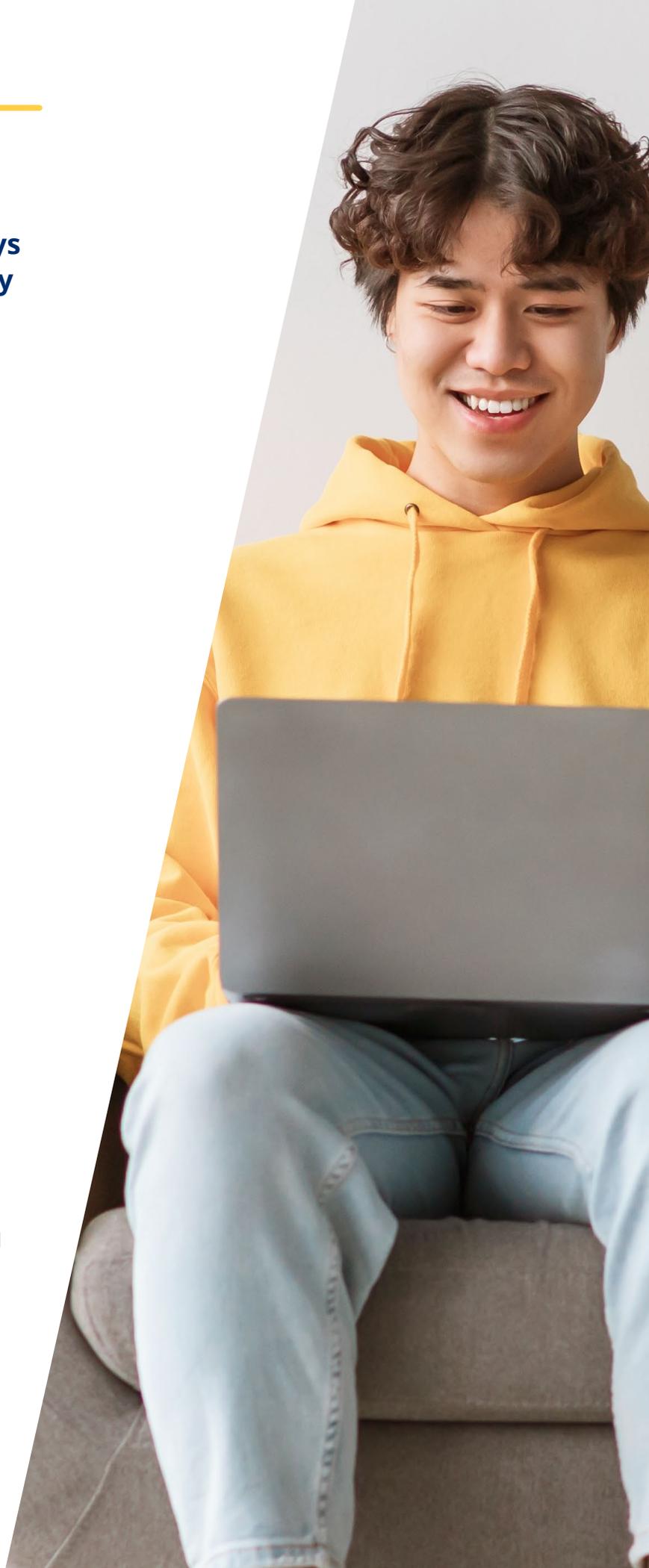
**Get rid of the healthcare jargon.**

Only 14% of people with employer-sponsored health coverage can correctly define these essential benefits terms:

- Out-of-pocket maximum
- Coinsurance
- Copay
- Deductible

## How Businessolver sees it

Make information accessible and easy to understand. Asking straightforward questions, plain language, and clearly displaying relevant information trump cool avatars and lengthy videos (no matter how great the voice over is).



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# Myth 5

## Recommendations are the key to helping employees.

**Fact: It's not about recommending a specific plan.**

The tool should help employees through the decision-making process by looking at their holistic needs to pull forward best-fit options for employees to choose from.

Recommendations can have a radical effect on consumer decision-making, especially so when employees don't understand what they're looking at and are feeling stressed about making the "right" decision.

### How Decision Support Can Help

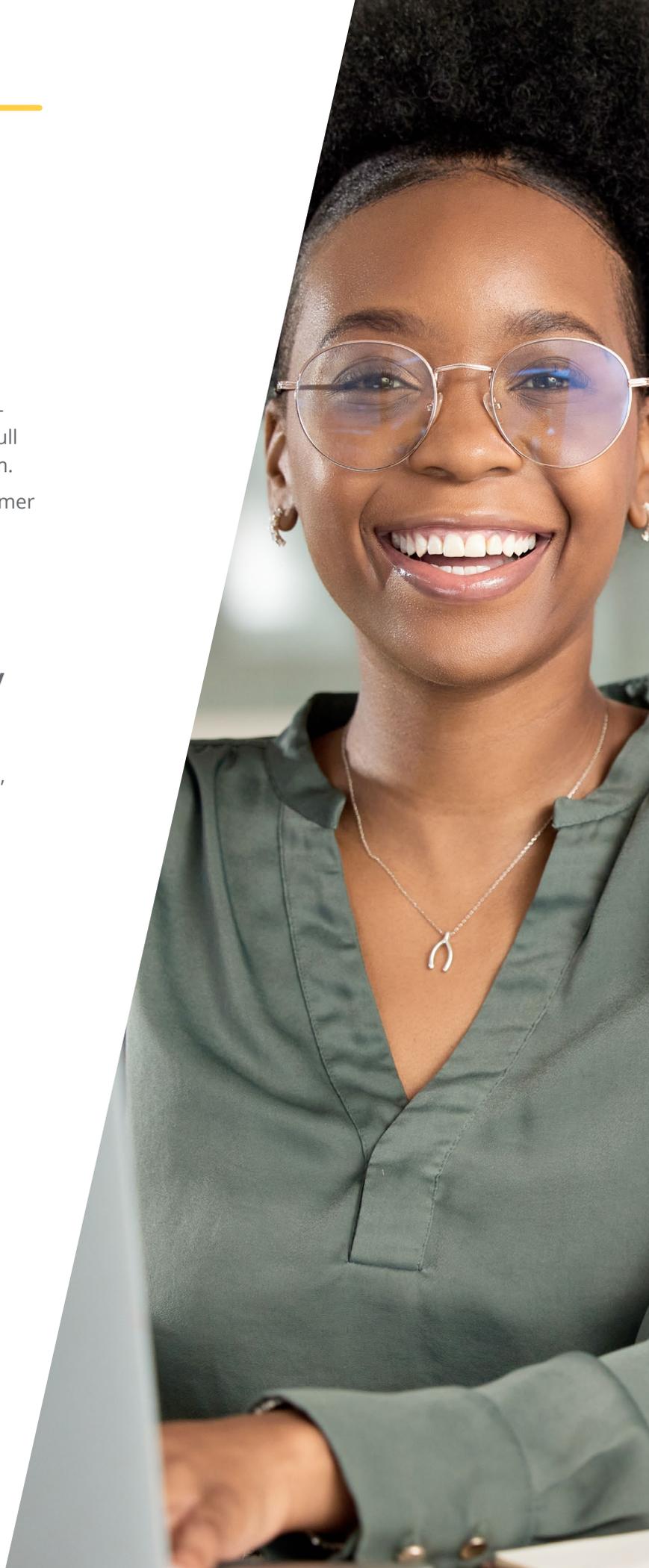
**Decision support should balance empathy and accessibility to help employees make the best possible choices for them.**

Businessolver's decision support tool uses employees' responses to a series of enrollment questions to pull forward the most relevant benefit choices across medical, financial, and voluntary.

### How Businessolver sees it

Employees have an easier time sorting through a simplified list of benefit options to make informed decisions. Our decision support tool includes:

- Plain-language details that explain why a benefit is relevant to them
- Plan comparisons, so employees can easily see what's changed or how different plans stack up
- The option to waive coverage or elect a different option altogether



# Myth 6

## Past use (aka claims data) is the best predictor of future use.

**Fact: There are many more factors than claims history that influence future benefit use or needs.**

When claims history is aggregated: it can be a great tool to help analyze and predict future claims for a group of people or a demographic. But claims history alone isn't optimal for determining best-fit benefits for individual employees because it doesn't account for other factors, like risk aversion or finances.

Decision support tools that only rely on claims history can:

- Inflate unnecessary use because one-off events, such as an emergency surgery, can drive up an employee's medical care and costs in any given year. This could be an anomaly that skews future recommendations, leading an employee to be over-insured.
- Deflate use of necessary benefits because benefits confusion, lifestyle, family history, risk tolerance, and planned upcoming events aren't being factored in to assess the employee's actual needs, leading them to be under-insured.\*

## How Decision Support Can Help

**Claims data is just one piece of the decision support experience.**

We believe in looking at the whole employee, considering their past, current, and future needs, to support their decision-making process.

Benefits confusion often leads to irrelevant utilization patterns and doesn't account for how employees feel about their current situation or what they might have planned for the future.

### How Businessolver sees it

Our decision support tool projects benefits needs based on data that looks at an employee's:

- Current health status
- Indicators for future health needs
- Current financial position
- Risk tolerance

This analysis, plus plain-language context, helps employees then make the best-fit choices for them.

\*Source: The Open Public Health Journal, The Use of Claims Data in Healthcare Research



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# Our Insights Are Grounded in 25+ Years of Data and Research

More than ever, employees need empathetic support to help them make smart choices to support their wellbeing. Our technology helps bring facts into focus so we can work together to transform the benefits experience from annual enrollment to a year-round personalized journey.



Want to learn more about how technology helps employees make better benefits decisions?

[Read the Benefits Insights report](#)



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