

# Benefit Participation and Premium Cost Analytics Guide

This document highlights key dashboard visuals/slicers that answer common questions about your members' enrollment and support experiences. It focuses on the **most actionable insights** —ones that can guide decision-making, reveal engagement trends, and support benefit communication strategies. Each row in the table represents a specific visual or slicer and outlines how to interpret it, what it means for HR strategy, and where it fits in the overall member experience. **Use this guide to connect data to decisions and focus your team's attention on the insights that matter most.**



Dashboard Name	Tile/KPI/Slicer	What Question Can Abby Answer?	HR Efficiency	HR Trend Mgmt.	Enrollment Impact
Name of dashboard	Name of visual/slicer	The practical, real-world question this data helps you explore or solve.	How the metric helps optimize service delivery, staffing, or resource allocation.	How it tracks performance or sentiment over time and flags emerging patterns.	Shows which part(s) of the member journey the data touches — before, during, or after enrollment.

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Benefit Participation	Plan Participation	Which benefits are employees utilizing the most?	Helps size demand for support/resources by benefit type.	Shows shifts in benefits interest or emerging needs over time.	Indicates where awareness or literacy gaps may affect enrollment decisions.
	Overall Population Distribution	How is each benefit type distributed across plan options or demographics?	Informs targeting for education, decision support, and resource allocation.	Reveals demographic or plan-mix trends that may require administrative changes.	Shows which groups drive enrollment patterns and may need tailored guidance.
	Plan Enrollment Across Category	How do different demographics and structure groups enroll across plan choices?	Highlights groups needing additional support or simplified communication.	Identifies behavior patterns tied to demographic variables that can change year to year.	Pinpoints where targeted campaigns can improve pre, during, or post-enrollment outcomes.
Premium Costs (1/2)	Plan Participation	Which benefits have the highest total premium cost, and where is overall spending concentrated?	Helps forecast budget needs and validate whether current benefit mix aligns with usage.	Identifies shifts in premium spend or new cost pressures across benefit categories.	Shows which benefits may require education or plan design review to manage costs.
	Total Cost by Plan Name	How are total medical premium costs distributed across plans?	Supports evaluating plan performance and cost-effectiveness.	Reveals how total premium costs shift across plan names or plan types over time.	Informs targeted guidance if certain plans drive disproportionate cost.
	Cost KPIs for Employer & Employee	What are the employer vs. employee totals, averages, and cost shares?	Shows cost burden distribution and supports budgeting and plan refresh efforts.	Flags changes in contribution strategy or rising employee affordability concerns.	Cost share strongly influences plan selection and dependent enrollment decisions.
	Premium Costs Over Time	How have benefit costs changed month-to-month?	Shows rising or falling premium costs and highlights unexpected variances.	Reveals seasonal patterns or longer-term patterns.	Supports timing of pre-enrollment messaging around expected cost changes.

Dashboard	Tile/KPI/Slicer	What Question Can Abby Answer?	HR Efficiency	HR Trend Mgmt.	Enrollment Impact
Premium Costs (2/2)	Plan Participation	How do premium costs vary by salary band and plan?	Identifies equity or affordability concerns within pay groups.	Shows if lower-income groups gravitate to high-deductible or lower-premium options.	Signals where targeted financial literacy or plan guidance may improve outcomes.
	Premium KPIs by Tier/Coverage Level	What are the employer and employee costs by coverage tier?	Supports evaluation of dependent coverage strategies and subsidy design.	Highlights shifts in family vs. individual enrollment and associated cost impact.	Tier cost differences influence dependent enrollment decisions and need for guidance.
	Premium Costs KPIs by Vendor	How do costs and enrollment compare across vendors?	Helps evaluate vendor performance and cost competitiveness.	Shows vendor cost trends and opportunities for negotiation or plan consolidation.	Vendor cost differences may drive plan selection and require targeted communication.
Plan Movement (AE)	Current Enrollment to Future Elections	Who is staying in, joining, or dropping each benefit next year?	Helps forecast service demand and identify benefits requiring extra support or communication.	Highlights enrollment stability or emerging churn patterns by benefit.	Shows which benefits may need targeted messaging to improve retention or clarify changes.
	Future Election Plan Movement	How are employees moving between plans—renewing, switching, waiving, or newly enrolling?	Identifies plan-switching groups that may require better education or decision support.	Shows patterns like increasing waives, higher switching, or low re-enrollment tied to plan performance.	Targets where Abby should enhance pre-enrollment guidance (e.g., high waiver rates or drop-offs).
	Enrollment Flow (*Sankey diagram)	How do employees shift from their current plan to future elections, and where are large transitions occurring?	Visualizes plan migrations that may drive future support needs or plan-specific questions.	Highlights directional movement between plan types (e.g., PPO → HDHP) and plan names	Enables targeted messaging to groups heavily moving into or out of specific plans.
Transaction Status (AE)	Plan Participation	How many employees have started, submitted, or completed their annual enrollment?	Shows progress toward completion; helps anticipate support needs for lagging groups.	Identifies slowdowns or spikes in activity across the enrollment window.	Highlights which segments may need reminders, nudges, or targeted communications to complete enrollment.
	Annual Enrollment Transaction Status by BAR	How do transaction volumes and statuses vary by BAR group, ACA eligibility, and plan year?	Supports monitoring of specific BARs to resolve bottlenecks or dependent-verification backlogs.	Reveals patterns across BARs (e.g., high “Not Started,” higher dependent-verification issues) to refine process design.	Helps target communications to specific BARs or eligibility groups to ensure timely and accurate completion.
Point-in-Time	Plan Participation	How have benefit enrollment and waiver counts changed between two selected dates?	Helps quickly identify shifts that may impact support volume or require follow-up.	Reveals enrollment trends and detects unusual drops or spikes.	Pinpoints benefits needing additional communication or plan clarity based on movement.
	Enrollment by Plan Name Comparison	Which plans gained or lost enrollment between two points in time?	Shows plan-level changes that may affect future support needs and plan servicing.	Highlights early directional movement into or out of specific plans.	Helps target plan-specific messaging to reinforce or correct emerging enrollment patterns.

\*Displays current to future plan movement. Filter on a current plan type or name to see where members go from that plan, or filter on a future plan type or name to see where they are coming from.