

Personalizing the health benefits enrollment process

How Liberty Mutual empowered employees to make more informed, data-driven benefits decisions with Truven Benefits Mentor



Matthew Vlieger, Manager of Finance and Analytics for Corporate Benefits at Liberty Mutual Insurance, is responsible for analyzing member engagement within the company's various health plan offerings. He also provides insights to the strategy directors to help them identify areas of opportunity.

In 2016, as the company began to recognize the value of and trend toward Consumer Directed Health Plans (CDHPs), it was clear that significant changes were in order.

Liberty Mutual needed to modernize its benefits and provide employees with a choice. So, the company began offering two health plans — a Preferred Provider Organization (PPO) and a CDHP.

"Through a consumer directed health plan," Vlieger explains, "employees had to make decisions to not only spend their money in the most appropriate and beneficial way, but also learn where they could find significant savings. Then they can use that money in other ways."

To help employees decide which of the two health plans was the best fit for their needs, Liberty Mutual implemented the Truven Benefits Mentor.

Percentage of employees
who chose the new plan

38%

in the first year

Eligible employees who
completed all steps

2/3

in the Benefits Mentor solution

“We wanted to make sure our employees had the right education and tools to make informed decisions as to what was best for their individual health plans.”

Matthew Vlieger
Manager of Finance and Analytics for Corporate Benefits
Liberty Mutual Insurance

Continuing the process

The Benefits Mentor solution applies data and AI to help employees make smart benefits decisions during open enrollment. This web-based tool is designed to guide consumers through their benefit plan options, maximize their tax advantages and avoid over- or under-insuring.

In 2016, upon initial implementation, employees were educated on the tool, and learned quickly of the ability to view their claims information from the previous six to nine months, allowing them to make more informed decisions about the plan best suited for them.

“We ended up with a great success rate for that first transition,” says Vlieger. “Thirty-two percent of employees switched plans, which was higher than what we expected. The team used Benefits Mentor for their annual enrollment flow, enabling employees to review their past claims information to make informed decisions about their plan choices.

In 2021, Liberty Mutual introduced a new Exclusive Provider Organization (EPO) plan — in addition to their existing plan options — and relied heavily on Benefits Mentor to help employees make informed decisions about the best plan for themselves and their families.

“There was never a question whether or not we would look into another tool for our employees during this new plan rollout,” says Vlieger. “People, by nature, don’t like change, and because Benefits Mentor has proven to be such a consistent, valuable and credible tool, we knew that it was the right solution for our employees.”

“It [Benefits Mentor] is a valuable, robust, feature-rich tool that has become a staple and foundational element in our benefits process.”

Matthew Vlieger
Manager of Finance and Analytics for Corporate Benefits
Liberty Mutual Insurance

According to Vlieger, the transition to the new plan in 2021 was effortless.*

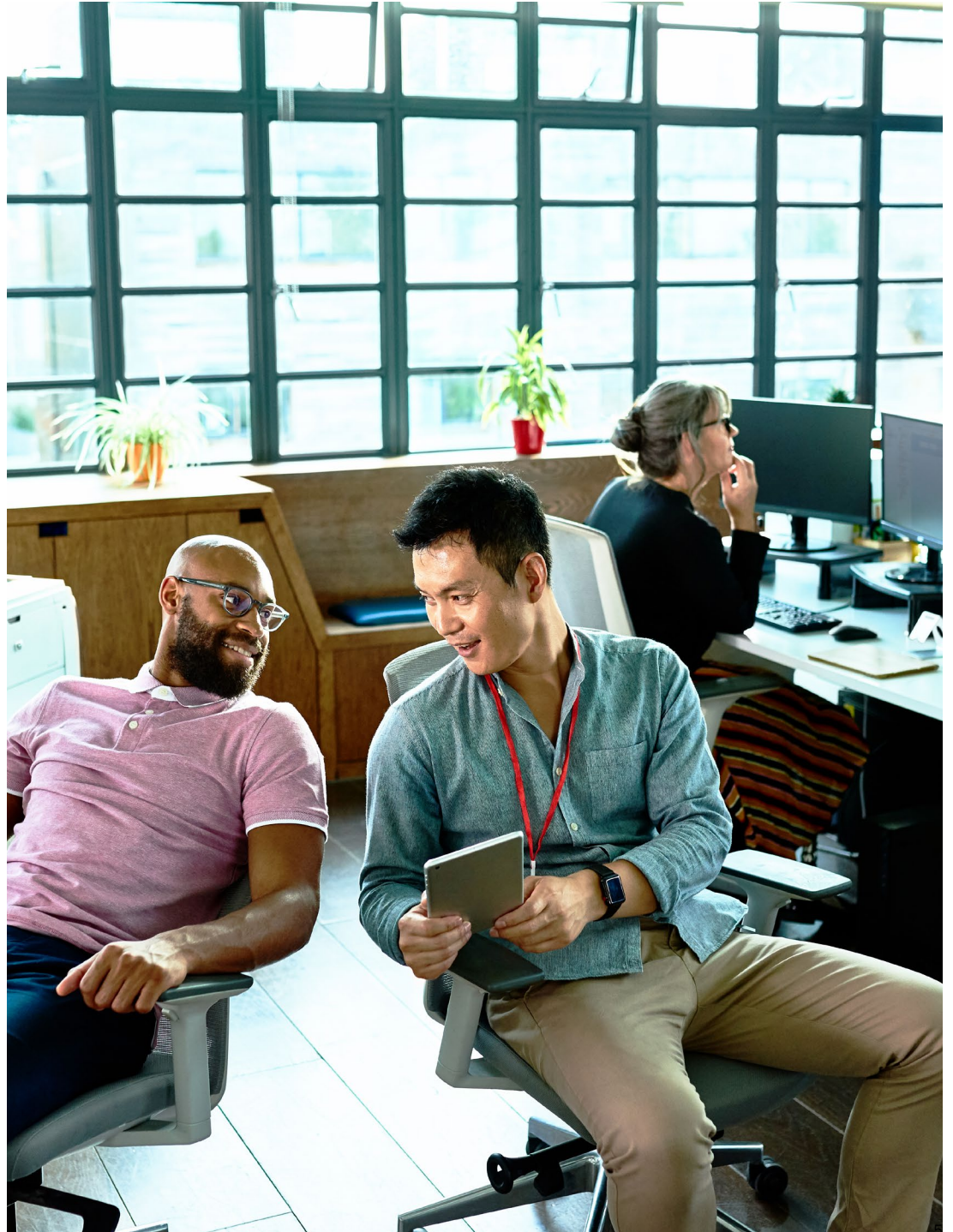
“Our employees were incredibly comfortable with Benefits Mentor and already educated as to how to use the tool. They were encouraged to use the natural language processing chat functionality to help steer their decision-making,” says Vlieger.

The Liberty Mutual team has continued to use the Benefits Mentor solution annually as an enrollment tool to keep employees engaged and informed. As life changes occur, employees can use the solution to help make necessary adjustments to their current plans.

According to Vlieger, the Benefits Mentor solution allowed Liberty Mutual employees to see, perhaps for the first time, what the true cost of their healthcare has been. They’re also able to identify opportunities to save money, helping them make informed decisions about how to manage their healthcare.

“Employees are comfortable making changes now because they know they are receiving quality data which allows them to make data-informed decisions, rather than ‘gut’ decisions,” says Vlieger.

“When employees have data to support their enrollment decisions,” he continues, “you just feel like you can’t go wrong.”



Empowering employees

With Benefits Mentor, Liberty Mutual has experienced increased utilization and better selection criteria when people use the tool.

Additionally, Liberty Mutual has seen many benefits to using the Benefits Mentor tool, including seeing a decrease in calls into the the Benefits Center during annual enrollment, due in part to the solution's conversational AI platform.

"The Benefits Mentor tool has all the supporting education material our employees need. And makes employees feel more comfortable because they know that the technology and information received is sustainable," said Vlieger.

While Liberty Mutual initially considered the Benefits Mentor platform a temporary solution as the company transitioned its offerings, Vlieger says the team was so impressed with the results and the ability of the solution to integrate Flexible Savings Accounts, that the tool is now seen as a pillar of the annual enrollment process and will be used for years to come.

In fact, the team has noticed that the employees who use the Benefits Mentor tool are 13% more likely to enroll in the recommended plan compared to offline users who only receive a print statement.

In 2020 alone, the usage rate of the tool was at 38%, up from 30% in 2019 and 25% in 2018.

"Our long-term goal is to continue to use Benefits Mentor not only for the annual open enrollment process, but also for new hires as they onboard," says Vlieger.

"There is benefit to continuity and we hope to continue to use Benefits Mentor as a credible, reliable tool for our employees to access whenever — and however — they need."

**It's important to note that Liberty Mutual introduced its new EPO plan through the Truven Benefits Mentor solution amid the COVID-19 pandemic. Although it was an extremely uncertain and stressful time, the solution helped remove ambiguity around benefits education during a pandemic.*





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Liberty Mutual External Link offers personal and commercial insurance to policyholders around the world. With 45,000 employees located in 29 countries, managing the corporate benefits program is a tremendous task.

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Merative provides data, analytics, and software for healthcare and government social services. With focused innovation and deep expertise, Merative works with providers, employers, health plans, governments, and life sciences companies to drive real progress. Merative helps clients orient information and insights around the people they serve to improve decision-making and performance.

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