



RECOMMENDED PRACTICE

Communicating Health-Care Benefits to Employees and Retirees (2009) (CORBA)

Background. Maintaining health-care benefits is a growing challenge. Health-care benefits are generally viewed favorably, but employers have the opportunity to increase the perceived value if the benefit is properly communicated. Employers need to communicate on an on-going basis the value and prudent utilization of this benefit. This is particularly important when changes to the health-care plan are to be implemented.

Recommendation. The Government Finance Officers Association (GFOA) recommends that governments develop effective communication strategies that support their health-care benefit goals, including:

1. Educating the elected and appointed officials, employees, retirees, labor groups, other agencies, and the public on plan and benefit provisions in a simple and straight-forward manner.
2. Establishing and maintaining credibility with the workforce, increasing understanding of the plan, and supporting a smooth transition when plan changes occur.
3. Sharing information on the impact of rising health-care costs on the government and the services it provides, and how this may affect plan participants. Include data from outside experts to enhance credibility.
4. Shaping attitudes and perceptions to create an atmosphere of responsible health-care consumerism. This includes emphasizing health and the wise use of health-care resources.
5. Providing participants with information to
 - a. help them make coverage choices that best meet their needs, and
 - b. locate and evaluate health-care providers.
6. Determining what kinds of communication work best for the organization:
 - a. face-to-face meetings
 - b. publications, including letters, newsletters, and bulletins
 - c. e-mail
 - d. bulletin boards, including electronic bulletin boards
 - e. videos, CDs, DVDs, etc.
7. When undertaking a significant new initiative or change, consider using focus groups, surveys, and participant committees to solicit feedback and disseminate information. Examples of the type or scope of plan or benefit changes that may warrant participant involvement include:
 - a. material increases in deductibles or co-pays
 - b. material changes in coverage, including access to prescription drugs
 - c. changes in availability of dependent coverage
 - d. changes in providers or in the process for accessing providers
8. Some jurisdictions might find it necessary to retain outside expertise to help them implement their communication strategies. The outside advisor's role should be explicitly stated.

Approved by the GFOA's Executive Board, February 27, 2009.