

Benefits Insights

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Reimagining Open Enrollment With AI

Open enrollment season can often be a logistical and communication challenge for many employers and employees alike. Whether deciphering complex benefits packages or managing tight deadlines, the process often leaves employees overwhelmed and organizations stretched thin.

However, with the rise of artificial intelligence (AI), employers have an opportunity to redesign open enrollment in a way that promotes greater personalization, efficiency and engagement. In fact, the employee benefits administration technology provider Businessolver found that AI-driven guidance doubles employee benefits engagement, while personalized support at enrollment led to 80% of employees feeling like they picked the right health plan. Despite employee desire and the advantage of personalized support, only about 13% of companies are using AI to help employees navigate their benefits.

This article explores five ways that organizations can leverage AI for 2026 open enrollment to improve the process for employees and employers.

Traditional Challenges of Open Enrollment

Historically, open enrollment has been plagued by several common pain points, such as information overload and unfamiliarity with enrollment technology. Employees receive dense packets of benefits information, often filled with jargon, making open enrollment information difficult to decipher and to make an informed decision about. Low engagement is also a common open enrollment challenge for employers. Many employees make default choices, simply choose last year's selections, or skip reviewing options due to confusion or time constraints. In addition, many employees

often struggle to navigate their open enrollment platforms and get sidetracked by technology that is easy to use.

For employers, open enrollment can put a heavy workload on their HR teams and others facilitating the process. These professionals spend countless hours answering repetitive questions and troubleshooting enrollment issues, which could make the team that handles these a bottleneck in the open enrollment process.

Leveraging AI for Open Enrollment

The aforementioned challenges not only reduce the effectiveness of benefits programs but can also lead to costly mistakes and underutilized offerings. Fortunately, employers can reimagine open enrollment with AI in the following ways.

1. Personalized Guidance Through AI Chatbots

AI-powered chatbots (e.g., ChatGPT and Microsoft Copilot) can provide real-time, personalized support to employees. Instead of sifting through PDFs or waiting for HR responses, employees can ask questions like:

- “What’s the difference between PPO and HMO?”
- “What is the HSA limit this year?”
- “How do I enroll in dental coverage?”

Keep in mind that these AI tools can be trained on company-specific benefits data and information, ensuring more accurate and relevant responses.



2. Data-driven Recommendations

AI can analyze employee demographics, past choices and usage patterns to suggest optimal benefits packages. For example, an employee who rarely visits the doctor might be nudged toward a high deductible health plan with a health savings account, while a parent with young children might receive recommendations for comprehensive coverage. This level of personalization not only improves decision-making but also boosts benefits utilization and organizations' return on investment.

3. Automated Communication Campaigns

According to an Aon report, companies using AI-driven communication saw a 40% increase in on-time enrollments. As such, AI tools can automate and optimize communication strategies by sending reminders, educational content and suggestions based on employee behavior. The system might send a personalized email or text reminder if someone hasn't started their enrollment. If they're stuck on a specific section of enrollment, AI could offer targeted help to keep them moving through the process.

4. Reduced Administrative Burden

AI tools can automate repetitive tasks, such as form validation, deadline tracking and FAQ responses. This frees up employers to focus on strategic initiatives and ensures smoother operations. AI can also flag missing information or errors before submission, improving compliance and reducing costly mistakes.

5. Enhanced Employee Experience

Organizations can provide 24/7 access to AI tools that guide employees through the enrollment process. This empowers employees to make informed decisions at their own pace, increasing overall engagement and satisfaction. A well-supported employee is more likely to choose the right benefits—and use them effectively.

The Future of AI for Benefits

As AI continues to evolve, organizations can expect even more sophisticated tools in the following years, such as voice assistants for benefits navigation and predictive analytics to forecast benefits usage and costs. Employers could even use AI to integrate their benefits with wellness programs to offer holistic support.

However, it's crucial for employers to ensure transparency, data privacy and inclusiveness in AI implementations. Employees should understand how their data is used and have access to human support when needed.

Conclusion

Open enrollment doesn't have to be a stressful, confusing experience. With AI, employers can turn it into a strategic opportunity to engage employees, optimize benefits usage and streamline operations. By embracing these technologies, organizations not only modernize their open enrollment practices but also demonstrate a commitment to employee well-being and innovation. In turn, employees may understand their benefits selections more fully and make better-informed health decisions throughout the year.

Contact us today for more open enrollment information.