

# Engagement and Empowerment Through Self-Service

Self-service tools represent the next frontier for leave and disability. This article discusses several critical components of a successful leave and disability self-service tool. If given the proper investment and thoughtfully designed, self-service tools have the potential to augment an organization's existing interaction channels, improving the employee experience while delivering efficiencies for an administrative model. In an operating environment in which cost savings sometimes are at the expense of employee experience, such a win-win solution should not be taken lightly and, more importantly, should not be missed.

by | **Jason Endriss** | *ReedGroup*

From online banking to airline check-ins, innovations related to self-service over the last decade have fundamentally changed how customers can choose to interact with service providers. Self-service has similarly impacted human resources (HR), with many organizations pushing routine transactions, such as permanent address changes or W-4 updates, exclusively to web-based self-service applications. As self-service continues to expand and evolve, both in the HR field and across the service industry, the path is clear. Self-service will expand beyond routine transactions into a more holistic model that incorporates events that are less routine and more complex.

Leave and disability management is one area where this new frontier of self-service is emerging. While self-service has become the channel of choice for many other benefit activities, such as annual enrollment, self-service tools in the leave and disability management space historically have been minimal or, in most cases, nonexistent. The lack of self-

service tools and utilization has been the product of several factors.

First, leave and disability events are far from routine for the majority of employees. These events typically coincide with a serious health condition for the employee, generating a number of questions far greater than the need to inform his or her employer of the need for a leave. Complicating matters further, the answers often are driven by both company policies and the myriad federal and state leave laws that exist based on the employee's leave request and work state. The mess of acronyms that often follows (e.g., FMLA, CFRA, WFLA, COBRA, etc.) is enough to set an HR professional's head spinning, much less an employee's without any experience in the field.

Despite the inherent complexity that accompanies leave and disability events, there is an increasing trend among third-party leave and disability administrators, carriers and internally managed organizations toward offering self-ser-

vice tools to those on leave or disability or those looking to initiate a claim. Using self-service tools can lower administration costs by reducing overall call volume. It may also expedite the claim process by mitigating the amount of back-and-forth between a case manager and an employee. Similarly, self-service tools can provide employees with after-hours support where they can access information, initiate a new claim or submit their intermittent Family and Medical Leave Act (FMLA) usage.

Finally, as employee demographics continue to shift toward Millennials and subsequent generations who have grown up using the Internet to interact with service providers, leave and disability self-service will be an increasingly important component to enhance the experience of those with a leave or disability claim.

As with all other applications in HR and beyond, not all self-service tools are the same. This is heightened in light of the nonroutine nature of leave and disability events. To drive utilization and realize the potential benefits of web-based self-service, there are several critical components of a successful leave and disability self-service tool.

### **Ease of Access**

Because the majority of an organization's employees are unlikely to initiate a leave or disability claim within a year, self-service tools must be readily accessible from an intuitive source where an employee who is unfamiliar to leave and disability would expect to find the necessary information.

Fortunately, one unintended ben-

efit of the fact that leave and disability self-service tools have lagged behind other HR and benefit tools is that most organizations have developed an intranet or externally accessible benefits portal that employees are accustomed to accessing for HR and/or benefits-related issues, which can and should be leveraged for the purposes of leaves and disability. Implementing single sign-on from these sites allows employees to easily access the leave and disability self-service tools when the need arises.

When assessing an appropriate site to house links to these tools, it is important to consider whether an employee can access the site when he or she is on leave. Because most organizations do not allow employees to access internal systems while on leave, many choose to integrate with an externally accessible benefits portal.

### **Mobile Accessibility**

The proliferation of mobile devices, specifically smartphones and tablets, has coincided with and driven the introduction of self-service tools to the leave and disability area. According to a 2015 Pew Research Center study, 64% of Americans own a smartphone and, for an increasing number of households—10%—it is the only Internet service they have within their home.<sup>1</sup> When considering the “on-the-go” nature of many workplace environments, it is critically important that self-service tools be accessible on mobile devices if these tools are to be effectively utilized and worth the investment.

There are two primary ways to al-

low for mobile accessibility: creating a mobile application or using responsive design. Mobile applications historically have been the primary focus for leave and disability self-service. However, these applications can be costly to implement and maintain (due to the need to support multiple operating systems) and require a user to find and install the software. Conversely, responsive design allows users to access self-service tools via their device's web browser, scaling the way the functions are presented based on the size of the device's screen. This approach mitigates the disadvantages of a mobile application while providing users with the same experience as those who access the site through their computer.

### **Keep It Simple**

As with other web-based tools and Internet sites, implementing a clean, intuitive design is another critical component of a successful self-service site. Reducing the steps required to submit a claim or the number of screens between a user and the information he or she is seeking will increase the likelihood that these tools are utilized throughout the life of the claim, as opposed to only once. In addition, displaying the information in a concise and simple manner reduces the likelihood that the site creates more questions than it answers. It is important to remember that the self-service site does not replace the need to send correspondence to the employee with the required FMLA rights and responsibilities language or other compliance-related information. Keeping such in-

formation out of self-service and providing it at the point in time it is required and applicable to the employee's claim reduces the likelihood of miscommunication or a misunderstanding occurring.

### Measure the Results

One of the largest benefits of a web-based self-service site is the wealth of utilization data that can accompany it. Implementing web analytics, such as Google Analytics, provides direct insight into how many employees are using the site and how they are using it. When this data is compiled with call center and other claim data within a data warehouse, organizations can identify utilization trends as well as opportunities for future enhancements. As an example, leave and disability service providers can experience a large percentage of calls (upwards of 30%) to customer service teams related to confirming receipt of submitted documentation. Solving this can be as simple as making this information available on a self-service site in an attempt to reduce those calls. This allows customer service teams to address more complicated employee questions.

Self-service tools represent the next frontier for leave and disability. If given the proper investment and thoughtfully designed, self-service tools have the potential to augment an

organization's existing interaction channels, improving the employee experience while delivering efficiencies for an administrative model. In an operating environment in which cost savings sometimes are at the expense of employee experience, such a win-win solution should not be taken lightly and, more importantly, should not be missed. 

*Author's note:* Joanna Floyd and Josh Floyd, both from ReedGroup, also contributed to this article.

### Endnote

1. Aaron Smith. "U.S. Smartphone Use in 2015." Pew Research Center, April 1, 2015; accessed October 15, 2015 at [www.pewinternet.org/2015/04/01/us-smartphone-use-in-2015](http://www.pewinternet.org/2015/04/01/us-smartphone-use-in-2015).

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