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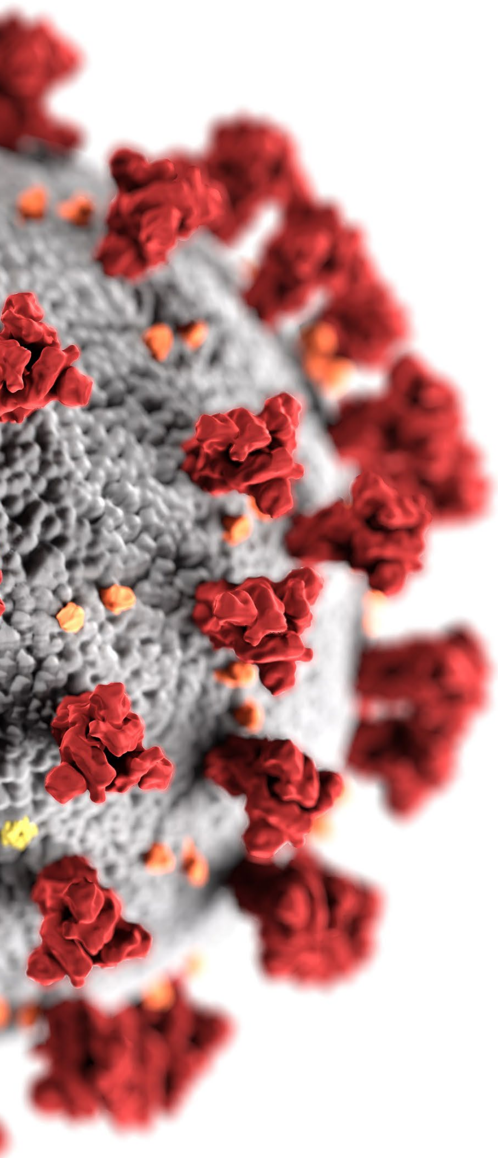
A Broker's Guide to Helping Employers Navigate COVID-19



The Impact of COVID-19

These are unprecedented times. Seemingly overnight, COVID-19 has changed the way we do business. HR teams have mobilized to help employees stay healthy at home, adjust to a virtual workplace, and advise them on what to do if they experience symptoms. But are you doing everything in your power to help your clients stay afloat and navigate the Novel Coronavirus outbreak?

In a survey conducted by Ease in March 2020, **72% of employers said they are likely to offer telemedicine right now, and, under the current climate, benefits (47%) and onboarding (25%) are areas where they would appreciate software to assist employees remotely.**

These are some of the ways employers are addressing the direct impact of COVID-19 on employees and their families, but the work is not done. The pandemic took us by surprise. Now, it's time to be proactive and get ready for the potential second and third waves of COVID-19. This guide will equip you with the knowledge and tools HR professionals are looking for, strengthen client relationships, and come out the other side stronger than ever.

1 | Stay Informed

Due to COVID-19, the current landscape is in continuous change. Staying up to date and complying with the evolving regulations for your city and county is crucial to be able to support your clients. Stay informed of what type of service you are allowed to offer within the policies designed to control the spread of COVID-19. Below, you'll find the resources and government programs we recommend you to review:

Government Response to Coronavirus

Coronavirus.gov for the latest official information from the Coronavirus Task Force at the White House

State Action on Coronavirus to follow the state and local response, including state legislation responding to COVID-19

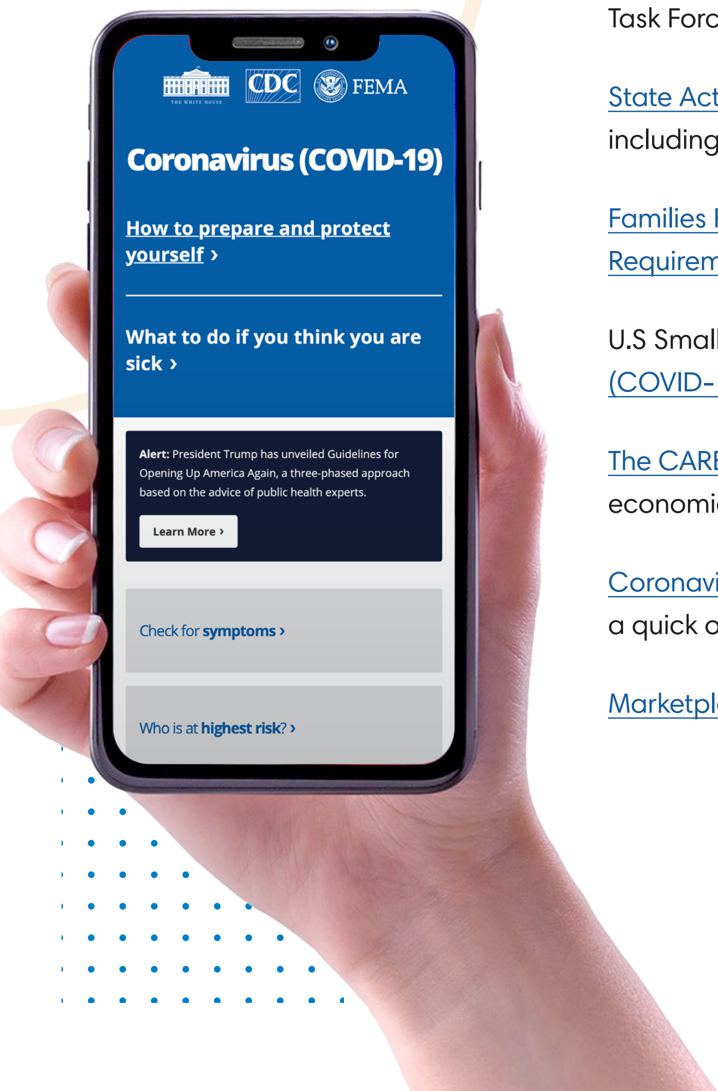
Families First Coronavirus Response Act: Employer Paid Leave Requirements

U.S Small Business Administration put together the Coronavirus (COVID-19): Small Business Guidance & Loan Resources

The CARES Act Works for All Americans to provide fast and direct economic direction to your clients

Coronavirus Emergency Loans: Small business Guide and Checklist for a quick overview

Marketplace Coverage and Coronavirus



Activate the Information

Once you've got the knowledge, use it. COVID-19 is affecting your clients differently. Don't assume they are all facing the same issues and need the same solutions. Today more than ever, their needs will be unique and continuously changing.

Reach out to your clients, one by one, and take the time to have a meaningful conversation to assess their condition and circumstances. Afterward, you can use your knowledge to help them. For example:

- Create alerts for your clients that notify them about legislation changes in their state.
- Create a resource kit for your clients with relevant information, such as the Small Business Guide and Checklist or the Families First Coronavirus Response Act: Employer Paid Leave Requirements.
- Host a webinar about coverage, claims, and regulatory updates or write a blog post about workers' compensation and employee benefits coverage.

2 | Over-Communicate

During this crisis, your clients will be counting on you even more than usual. Don't let them be the first ones to reach out and pursue you for the information they might need in these uncertain times. Be proactive and consistently send relevant messages that speak to any change in your business—or any information that might impact theirs.

Actively communicate plan changes to your clients. More than ever, HR professionals need to be kept aware of updates, so they can translate the information to employees and quickly adjust to reduce the impact on their business. Your ongoing, proactive, and transparent communication is critical to their success.

On the following page, we share two email templates that you can copy and paste. The first one will help you start a conversation with your clients and strengthen your relationship. The second one is a template you can use to inform your clients about plan changes—although you can adapt it to alert them about anything you consider relevant.

In addition to email communication, consider using your website and Google My Business profile to keep your clients updated. Create a specific page on your website with information and resources about COVID-19, so there is one location for your clients to go to. In relation to Google My Business, Google now allows businesses to edit their business name field to reflect specific services like "takeout" or "delivery," which might be a useful tip for your clients. Make sure to update your phone number or hours of operation in your profile if they have changed, as you are no longer in the office.

Email Templates

To: Your Client

Subject: COVID-19: I'm here to help

Hi [Client's First Name],

First of all, I hope you, your employees, and your families are staying safe; health is a top priority right now.

While we are all working from home, I'm here to help you navigate these uncertain times. I'm taking, and will continue to take, proactive measures so that I can keep working with you without taking any risks.

Would you be able to jump on a call with me? I would love to further understand what areas I can help you to improve and where I can make the biggest impact. Let me know what the best time is for us to walk through your needs.

Make sure to stay safe and, please, reach out with any questions or concerns you have. I'm here to help.

[Your Signature]

To: Your Client

Subject: Alerting You of Carrier Changes

Hi [Client's First Name],

I'm reaching out because [Carrier Name] has made some changes that affect your [Policy Coverage Type] policy due to the current Novel Coronavirus outbreak.

[Enter carrier information here]

Please let me know if you have any questions or concerns. I'd be happy to schedule a call. I'm here to help you navigate these uncertain times.

[Your Signature]

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3 | Implement Technology

Technology is what facilitates remote work in the first place. Utilizing software/online tools is crucial to keep business as usual and build a strong relationship with your clients. As a group health insurance broker, there are two pieces of software you must have:

Video Conferencing Software

It's time to bring your meetings online. While nothing can replace in-person connections, video meetings are the next best thing and have become the new normal in this unprecedented environment. The working-from-home model leans heavily on tools like Zoom, GoToMeeting, Skype, Microsoft Teams, and Slack. In addition, here is a comprehensive list of video conferencing software that you can use to determine the best solution for you.

Virtual meetings can pose some challenges. In this Broker Tool Belt article, you can find specific advice on how to run a successful virtual meeting to get over the initial discomfort.

Benefits Administration Technology

How are you going to access your book of business? Since you are not able to deliver paper forms or meet your clients in person, it's important to put in place a technology solution. In a recent survey conducted by Ease in March 2020, **70% of employers said they would change their health insurance broker if the broker provided free ben admin software.** Companies are becoming increasingly more reliant on digital solutions to conduct business and meet their employees' needs. Brokers who have not already adopted technology solutions run the risk of quickly becoming obsolete.

4 | Boost Digital Marketing

The insurance industry is more competitive than ever before. Employers can work with brokers, PEOs, or direct-to-employer software when giving employees access to benefits and health insurance. If you still rely on in-person meetings and paper, how will you survive in an environment that has gone virtual seemingly overnight? It's time to up your digital marketing game to retain your current clients and win new business.

Broker Tool Belt

Ease's Broker Tool Belt blog is your resource to learn how to market your agency online, access the vast marketplace the internet has to offer, and edge out your competition.

Digital Marketing Guide

This resource will give you the knowledge you need to successfully implement and execute a digital marketing strategy to help your business grow and succeed.

"How to Win New Business" Checklist

This checklist shares 10 steps you can follow to win new BORs one step at a time while keeping physical distance.

5 | Adapt Your Services to the New Environment

The challenges we're facing are unlike anything we've ever experienced. What was overlooked before is an advantage now that America is on lockdown. Do you have the necessary tools to keep supporting them in these unprecedented times?

Telemedicine

As many PCPs close their offices and physical points of care present risk of exposure to the Coronavirus, telemedicine is rapidly becoming a critical necessity. Help clients connect their workforce to board-certified, 24/7 virtual care, all from the safety and comfort of their own homes. We've created this guide to help you get started.

COBRA

Unfortunately, many individuals will lose employment due to COVID-19. By law, employers are required to offer COBRA. But COBRA is complex, and there are a lot of rules, regulations, and compliance concerns. To help your clients, offer COBRA admin services to employers. You can build COBRA eligible plans and send the COBRA administration provider any initial notification or qualifying event.

HR Tools for Clients

How can you help your clients rapidly accommodate the new norm of supporting an entirely remote workforce? Your groups need a broker partner who will connect them with the right technology solution. For example, a tool that provides onboarding, a company directory, or access to their benefits information 24/7 via web or mobile app.

We Are Committed to Your Success

Now, more than ever, your clients look to you to help them navigate through these unprecedented times. One thing is clear, companies will become increasingly more reliant on digital solutions to conduct business and meet their employees' needs.

Are you ready to implement technology and become a digital broker? Ease helps insurance brokers offer their SMB clients better service through simple technology. While Ease's team is working remotely, we're available in full force to support you and help you move employee benefits and onboarding online. Ease is ready to go whenever you are, wherever you are. Today, more than 1,500 agencies and 70,000 businesses use Ease for benefits and HR. Leave fear behind and let Ease bring you peace of mind.

Although we are apart, we stand together. **Stay safe.**

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