



## CASE STUDY

# MaineHealth Boosts Voluntary Benefits Enrollment with Comprehensive Strategy



## ABOUT MAINEHEALTH

- Industry: Healthcare
- Valued bswift client since 2010
- Largest health system in Northern New England
- Approximately 24,000 employees across 13 local hospital systems, a behavioral healthcare network, home health agencies, and other facilities

## CHALLENGES SNAPSHOT

Despite offering a competitive benefits package, voluntary benefits adoption rates were low. Employees struggled to make informed choices about the full scope of benefits, particularly voluntary benefits like hospital indemnity, accident insurance, and critical illness coverage.

*57% of all American workers view supplemental benefits as a core component of a comprehensive benefits program — far more than in 2023 (42%).<sup>1</sup>*

## SOLUTION: MULTI-PRONG STRATEGY AND CONSUMER-GRADE DECISION SUPPORT

MaineHealth implemented a comprehensive strategy to enhance voluntary benefits enrollment, which included carrier replacement, enhanced plan designs, expanded communications, and leveraging bswift's Emma™ decision support as a key component in their approach to deliver personalized recommendations and guidance.

## IMPACT

This strategy drove unprecedented engagement rates and administrative efficiency, significantly boosting voluntary benefits enrollment over two years:

- **46% increase** in Hospital Indemnity Coverage
- **31% increase** in Accident Insurance Enrollment
- **51% increase** in Critical Illness Coverage

**Greater Engagement:** Employee satisfaction and program participation has grown, with a 12% increase in voluntary life enrollment.

**Administrative Efficiency:** Streamlined enrollment processes saved time for HR.

## HOW DID EMMA DECISION SUPPORT MAKE AN IMPACT?

Emma decision support proved to be a powerful tool to drive enrollments. Employees that utilized Emma had a 3x-5x higher enrollment rate than those who did not engage Emma:

- **Accident:** 3.4x higher enrollment rate
- **Critical Illness:** 4.1x higher enrollment rate
- **Hospital Indemnity:** 4.8x higher enrollment rate

Embedded in the enrollment flow of the decision-making process, Emma enables recommendation to election in just one click.

Emma uses advanced AI and a user-friendly interface to personalize the enrollment process. By analyzing demographics, health plan selections, and individual needs, Emma tailors recommendations. This simplifies decision making so that employees can understand and opt into the voluntary benefits that best suit them, boosting engagement.



## ENHANCING THE EMPLOYEE EXPERIENCE THROUGH VOLUNTARY BENEFITS

Employees gain tangible advantages by enrolling in and engaging with their voluntary benefits.

- **Better Financial Security:** Expanded voluntary benefits mean greater peace of mind, with 24% enrolling in two or more offerings – a 33% increase.
- **Easier Enrollment Experience:** Personalized, simple process for selecting core and voluntary benefits.
- **Greater Employee Satisfaction<sup>2</sup>:** Employees who use their voluntary benefits and have a good experience are:
  - 1.3x more likely to feel cared for
  - 1.3x more likely to feel happy at work
  - 1.2x more likely to feel engaged
  - 1.3x more likely to feel loyal
  - 1.2x more likely to feel productive
- **More Informed Decisions<sup>2</sup>:** Tailored recommendations supported comprehensive coverage decisions, with 560% increase in employees opting for all three voluntary benefits.



### Employees who are satisfied with their benefits<sup>2</sup> are:

**1.6x**  
more likely to be productive

**1.5x**  
more likely to be engaged

**1.5x**  
more likely to be loyal

<sup>1</sup> Aflac WorkForces Report - Workplace Benefits Trends, 2024-20225

<sup>2</sup> Maximizing Employee Care: Opportunities for Enhancing Care Delivery Across the Employee Experience, MetLife's 22nd Annual U.S. Employee Benefit Trends Study 2024

All other data and statistics presented in this case study are sourced from bswift's internal data, research, client surveys, and performance analytics.