For the Benefit of All?
Gatekeepers and Health Literacy in the Employee Benefits Insurance Industry

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About Her Dissertation

How do benefit managers and the clarity of insurance communications influence whether employees actually enroll in health benefits?

That's the driving question behind Heather Marso's dissertation, which explores a critical but often overlooked part of the employee benefits insurance industry: the intersection of gatekeeper influence and health literacy. In a business-to-business-to-consumer (B2B2C) model, benefit managers act as pivotal gatekeepers between insurance carriers and employees. At the same time, the language and design of enrollment communications directly impact whether employees understand and act on their options. Marso's research dives into both sides of this equation, examining how benefit managers operate and how communication materials either support or hinder employee decision-making.

To unpack this, Marso used a mixed-methods approach. First, she conducted in-depth interviews with benefit managers across industries and company sizes. From this, she identified three major insights: a new set of role definitions for benefit managers as gatekeepers; specific skill sets tied to those roles; and key enablers for carrier retention and employee enrollment—with communication quality emerging as a universal concern.

Next, she examined employee enrollment communications using a framework from health literacy research, particularly the Network of the National Library of Medicine (NNLM) model and analyzed the materials through the lens of the source-message-recipient structure. In a study of 52 actual enrollment documents, she found that while most communications included strong calls to action, they often failed on readability and relevance. Materials averaged a nearly 15th-grade reading level, which is far above the recommended 8th-grade standard and often missed the mark on inclusivity and empathy.

To test the real-world impact of these issues, Marso conducted a randomized experiment. She tested the effects of communication readability, actionability, and an employee's prior insurance experience on enrollment behavior. The results were striking: readability significantly increased enrollment rates, especially for employees with previous insurance experience, which was the strongest predictor of enrollment intent.

Marso's findings have practical implications for both insurance carriers and HR departments. Clear, accessible communication is more than the best practice: it's essential for ensuring that employees can make informed decisions about benefits for themselves and their families. Additionally, understanding the influential role benefit managers play can help organizations design more effective engagement strategies. For business leaders, marketers, and policymakers in the insurance space, this research offers a roadmap for improving both participation and satisfaction in employee benefits programs.