

BROKER INSIGHTS



ZYWAVE

BROKER COVID-19 FEEDBACK

The COVID-19 pandemic not only created its own unique challenges, it made certain existing employer challenges even more difficult. A full understanding of challenges both past and present can help us prepare for the hurdles ahead. Zywave Partners are at the forefront of helping employers navigate their difficult situations, and in March of 2021 we sought their feedback on the following prompt:

What preexisting employer challenges have been brought to the forefront or exacerbated due to COVID-19? What are you doing, and what can other brokers do to alleviate these challenges?

No Shortage of Challenges

We've seen challenges with adequate staffing levels/employee backup; emergency preparation (e.g., employee and client communication, remote workers, cash flow); technology abilities (e.g., work from home/remote access); perceptions that employees must be on-site to be effective/efficient in their roles; and paid time off (PTO)/sick time for employees.

Sasha Taylor-Smith - Senior Account Executive, Huntington Insurance

Power of EAPs

Stress and employees' and family members' mental health are big challenges. Employee education and awareness of employee assistance programs (EAPs) is essential. EAP availability should become a focus during open enrollment and highlighted throughout the year. Companies without EAPs should be introduced to the affordability and the value they bring to an overall benefit offering.

Lisa Robinette - Vice President Benefits, Shafer Insurance Agency, Inc.

Staying Up to Date

The biggest struggle my clients have is knowing what all the changes are and how the changes impact their businesses. Regardless of whether it is simply an informational change or whether it is a change that impacts processes, procedures, costs or eligibility—there are so many of them—each seems to have its own timeframe/deadline. It's difficult for businesses to keep up with all that. As brokers/consultants, we need to be on top of all the latest information so we can accurately and effectively advise our clients. Zywave is an excellent avenue for doing just that. Several of my clients are restaurant owners and the challenges of maintaining their employee base is often a constant battle during normal circumstances, but, with the pandemic, that flux in employees has really hit them hard, coupled with potential closures (if they were unable to adapt to the delivery/takeout-only option).

Pamela Almeida - Employee Benefits Account Manager, Risk Strategies

Ongoing Compliance

Knowledge of and complying with state and federal mandates are considerable challenges. We offered webinars from our compliance attorneys, but employee-specific issues regarding COVID-19 sick leave still take up a lot of our time. Information on the mandates are confusing and vague, and we have had to come up with easier-to-understand language while still referring clients to specific official websites. The New York DBL/PFL carriers have not been very helpful in training their staff to provide accurate information, so we have spent a lot of time following up to clarify the information they have passed along to clients.

Yolanda Paez - Director-Account Management, Premier Benefits Plans, Inc.

Confusion With Leave

One issue that COVID-19 made worse was employer/employee education and FMLA/leave policies. The Emergency Paid Sick Leave Act—and other additions brought on by recent legislation—gave some options for folks, but it further highlighted the miseducation about employee leave (e.g., when they can take it, how to take it, who gets paid, etc.). Putting together educational pieces have helped.

Ron Markovitch - Account Manager, Inpro Insurance Group

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