



[« Back to Article](#)

New game makes it easier for employees to understand how HDHPs work

By McLean Robbins

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Increasing employee engagement with benefits enrollment is difficult at best - and even more so when attempting to communicate concepts such as high-deductible health plans and health savings accounts. As more employers make the switch to full replacement HDHPs, it's more important than ever that employees fully engage with open enrollment materials so that they understand how to use the plans.

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Enter Fran Melmed of Context Communication Consulting, who developed an easy-to-use game for employees that explains the benefits of HDHPs and exactly how the cost structure affects their bottom line.

The setup of the game is simple: Employees begin with a login screen where they can choose from a series of scenarios. Opt to be Shawn, the 14-year-old middle school athlete with asthma, or Joan, the 55-year-old factory worker who decides to have "one more cigarette" before going to the gym. Along the way, employees can opt to manipulate each scenario - whether Shawn remembers to bring his inhaler to the game, or whether Joan visits the doctor or calls the nurse line after feeling faint and dizzy at the gym. After the main scenario, a pop-up box illustrates the total cost for medical treatment and asks employees to guess what their total out-of-pocket payment will be. Employees who guess wrong are directed to the correct solution with an easy-to-understand explanation.

The more characters employees play, the better they'll understand how the plan works, as different characters demonstrate how the account works - the copays and the out-of-pocket maximum, for example, Melmed explains.

"It's really one of the best things we did for open enrollment [last] year," says Natasha Romulus, manager of employee benefits and wellness programs at Saint-Gobain Corporation, who helped Melmed come up with the idea of the game.

Maggie Fisher, benefits manager at Genex, says that the game was a great way to communicate information to her diverse and widely distributed employee population.

"We thought [this game] could help people who don't just read something and get it," she says. "As soon as people started to use it, they got it." Of Genex's 1,800 employees, more than 700 played the game.

The base cost for the game is \$15,000, more if employers choose to pursue further personalization and additional employee scenarios. The game can include fun add-on details like an employer's name on banners in the background of the game, additional pop-up screens, and evaluation forms before or after the game takes place. While no hard data as yet exists on whether or not the game really does boost enrollment, anecdotal data from employees show the game is fun and educational, and, if anything, they would have liked to see more complex scenarios.

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