WE’VE ALL READ and heard how the Patient Protection and Affordable Care Act is creating more opportunity for voluntary sales. But is it true? Has it started? Or has this train derailed at the station?

Recent research provides evidence that this is indeed happening. Our employer study showed that more employers are looking to make changes to their benefits programs today than they were two years ago. More than three in 10 are considering changes that are voluntary in nature, and 17 percent are very likely or likely to move certain benefits to voluntary.

Those include vision coverage, dental insurance, disability insurance (both STD and LTD) and life insurance.

In addition, 14 percent of employers are “very likely” or “likely” to add a new voluntary benefit over the next 12 to 18 months. The following chart shows the percentage of employers considering several different benefit changes both in 2012 and in the current survey.

Noteworthy is the significant increase in likelihood between the two years. The question then becomes—with three out of 10 employers considering a voluntary benefit change or addition—are brokers jumping on board?

The answer is yes, especially with the traditional voluntary brokers who seem to be the fastest movers in this arena. When asked about their voluntary sales in light of the Patient Protection and Affordable Care Act, 37 percent of voluntary brokers said they are selling “significantly more,” compared to just 15 percent of employee benefit brokers. However, the employee benefit broker is not missing the train completely. Nearly half (46 percent) said they are selling “somewhat more” voluntary.

If you’re not talking to your clients about voluntary benefits, beware: someone else will. The opportunity created by PPACA is real, but the opportunity won’t be there forever. As brokers, it’s important to help clients provide the best benefits package possible. Today that means making use of voluntary benefits. So, all aboard.

Gil Lowerre can be reached at (860) 676-9633 or glowerre@eastbridge.com. Bonnie Brazzell can be reached at (803) 738-1236 or bbrazzell@eastbridge.com.