

5 broker insights into claims integration and tech platforms

It's no secret voluntary/worksite carriers, brokers and employers are leaning harder than ever on technology to make employee benefits programs run faster, easier and more accurately. The growing trend toward online self-enrollments, expectations for online services, and increasing use of APIs and artificial intelligence generate a lot of the buzz. But there are other critical ways voluntary carriers are focusing on technology to add greater value to their offerings, especially for claims and enrollment platforms.

#1 Connect the dots.

Most brokers are on board with the importance of claims integration capabilities. A strong majority (87%) of those surveyed for Eastbridge's new "Broker Perspectives on the Voluntary/Worksite Market" Spotlight™ report say they have a solid understanding of how claims integration is supposed to work, up significantly from 73% last year. This capability isn't necessarily a deal-breaker for brokers when it comes to choosing a voluntary carrier — in fact, it barely registers on a list of their top selection criteria, ranking far below administration and service, product features and benefits, and claims management. But more than half (56%) still consider claims integration capabilities very or extremely important, and nearly as many (47%) say this capability is very or extremely important for medical claims.

Most brokers surveyed (82%) also agree that medical claims integration is a way for carriers to differentiate themselves. But interestingly, fewer than half say the employers they work with expect carriers to support claims integration. And apparently there's plenty of room for improvement in this capability: Most brokers (74%) say few carriers offer claims integration across all products and services.

#2 Make it automatic.

Nearly half (49%) of brokers prefer carriers offering claim integration services to automatically open claims for appropriate voluntary/worksite products, and another 27% would like carriers to pay these claims automatically. Just 19% say carriers should only notify employees when they could consider filing claims for their voluntary coverage.

#3 Use it or lose it.

Brokers express strong interest in knowing how their clients' employees are taking advantage of their voluntary benefits: More than two-thirds say it's very or extremely important for carriers to provide claims utilization reporting. But it's not always easy — much less automatic — for brokers to get this insight. About half of brokers say carriers will share claims utilization reports upon request, and another 28% say carriers provide reports annually or at renewal. However, 13% say carriers are not able or willing to provide these reports.

#4 Pre-built products are a priority.

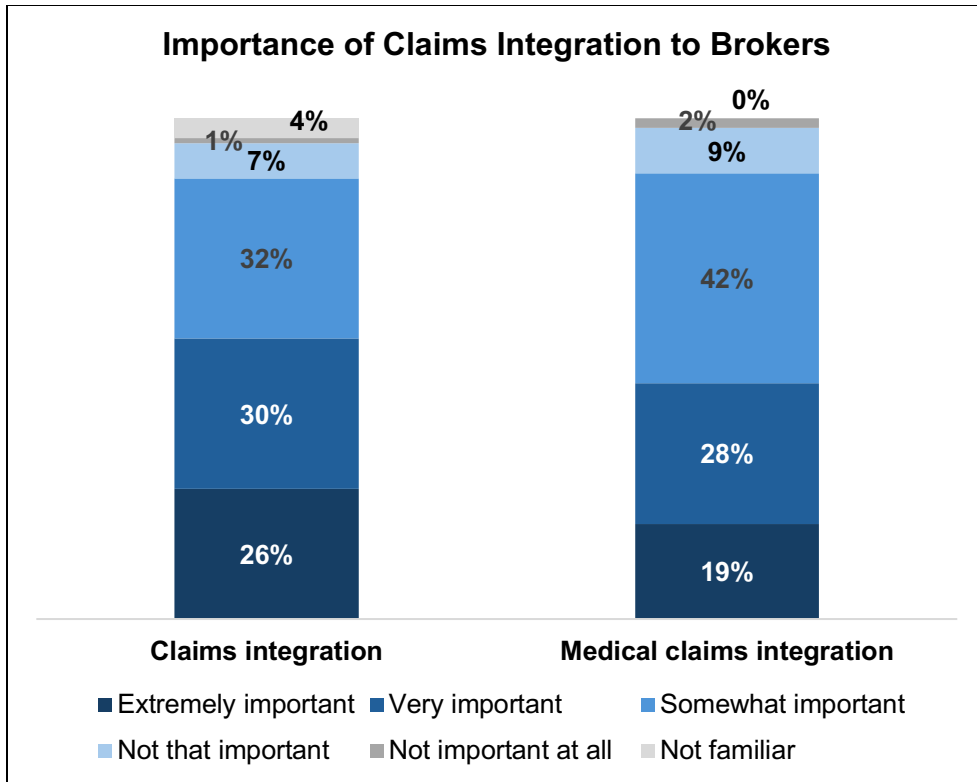
Brokers tend to prioritize products already built on their preferred technology platforms when selecting carriers. More than a third (35%) say it's very important and with all other factors equal they select carriers with pre-built products, while nearly as many (32%) say it's *extremely* important and they specifically look for carriers with products already built on the platform. Only about a quarter of brokers (28%) say this is a nice-to-have but doesn't affect carrier selection, and just 6% say it's not important.

#5 Show me the money (or not).

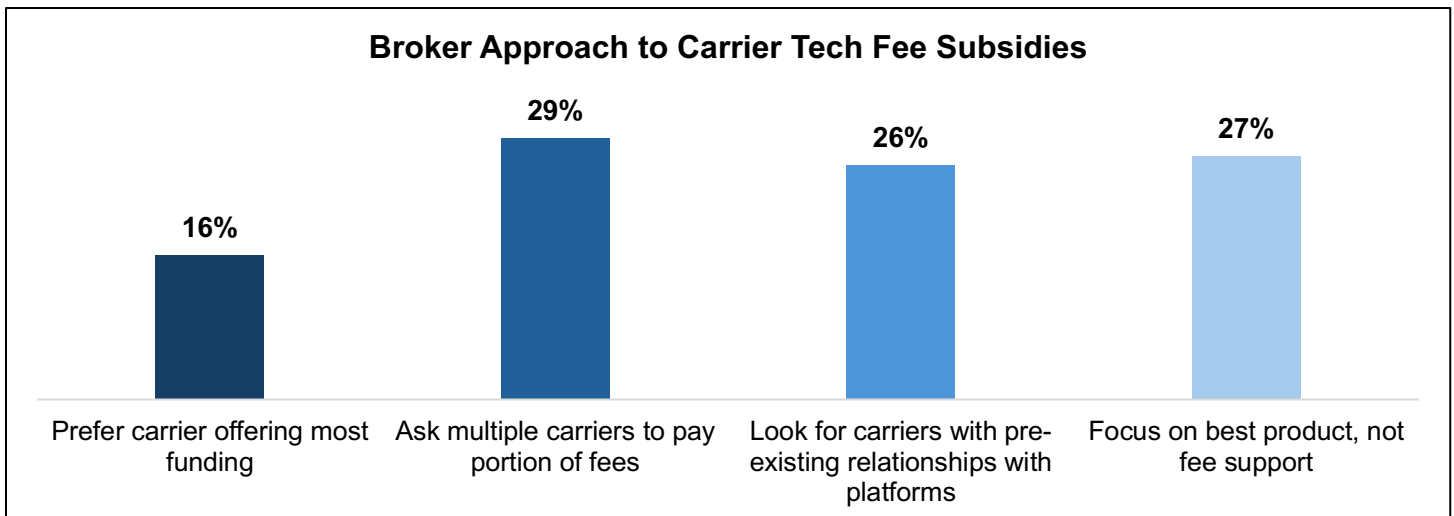
Brokers appear to have mixed opinions on the best approach to funding for technology platforms. Those surveyed are fairly evenly divided between asking multiple carriers to pay a portion of the fees, looking for carriers with pre-existing arrangements with their preferred ben-admin platforms, and focusing on the best products rather than fee support (although they say it's great if that carrier also offers to chip in). Just 16% give preference to the carrier that offers the most fee support, and only 5% mention it as a primary reason for switching carriers.

The "Broker Perspectives on the Voluntary/Worksite Market" Spotlight™ report uses responses from dual surveys of more than 200 voluntary-focused brokers to provide data on sales, products, carrier selection, communication and enrollment, technology platforms and other aspects of their business. Contact Eastbridge at (860) 676-9633 or email info@eastbridge.com for information about how to purchase a copy of this report.

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Source: "Broker Perspectives on the Voluntary/Worksite Market" Spotlight™ report, Eastbridge Consulting Group, 2025



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