

The Advisor

Open Enrollment **2026**

How your broker can help you navigate renewal season

The upcoming open enrollment season is expected to be challenging for many employers as group health pricing continues to rise.

While your broker can't control the health insurance marketplace, they can help you proactively develop a renewal strategy that manages long-term costs and keeps your talent goals in mind.

As you prepare for your renewal, these are topics the team at Schauer Group recommends reviewing with your benefits broker:

Program design

It's important for your broker to understand your business goals and the outcomes you're trying to achieve with your benefits program. There's no silver bullet when it comes to benefits, but your broker can explore solutions that will help contain your costs over time and provide the health care coverage your employees need.

Mid-year reviews

Mid-years reviews are a critical component of any employee benefits strategy, as they provide additional insight into how your plan is being used and look ahead to what you might expect at renewal.

Discussing this information early with your broker gives you additional time to develop your renewal strategy and get out to market sooner.

Employee advocacy

Driving employee engagement should be a key component of any benefits strategy. Your broker can support this by:

- Hosting in-person or virtual open enrollment meetings for employees
- Providing year-round educational resources to help employees understand their benefits and how to use them
- Offering claims management and advocacy services
- Serving as a main point-of-contact for employee questions





HR team support

Your broker can simplify year-round benefits demands by assisting with insurance company communication, benefits enrollment and eligibility review, benefit terminations, and compliance.

There are several tools that can help with this:

- Setting up a payroll feed can eliminate the need for manual data entry and foster efficient information-sharing with your benefits partner
- Using a benefits administration platform can streamline the process of collecting employee information and coverage elections

Technology-enabled solutions

When employees have on-demand access to benefits information and resources, engagement goes up, and support requests go down. Ahead of open enrollment, talk with your broker about your options for creating a digitized experience to reduce friction for your team.

At Schauer Group, we can't change the health insurance landscape, but we can help you navigate it. If you'd like to talk about your open enrollment strategy with our employee benefits team, you can reach out to us here or contact your Schauer Group advisor.

ABOUT SCHAUER GROUP

Schauer Group is an independent risk management and insurance advisory firm dedicated to helping people, companies and communities thrive. The firm's team of insurance professionals works with clients across the country and across a variety of industries, offering expert risk management consulting and customized commercial insurance, employee benefits, personal risk and corporate surety solutions. With offices throughout Northeast Ohio, Schauer Group is committed to attracting and developing the region's top talent and investing in the communities where associates live and work.

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