What Can Health Organizations Learn from Accenture’s Small Business Employer Survey?
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The Small Business Employer Survey is a survey we conducted of employers with 2 to 50 employees, focused on the key decision makers when in many cases this might be the CEO or an HR manager. And really focuses on their health insurance perspectives as well as their perspective of their broker.

The key takeaway of the survey was really as simple as while many health insurers think that there is a silver bullet to disintermediating brokers, we believe that they would be better served by focusing on how to enhance the their broker relationships.

The potential benefits of focusing on the broker channel is that you’re removing some of that friction between the carrier and the brokers. And we really think this is the best strategy for optimizing and growing your sales and revenue.

We identified several ways to optimize the broker channel. The first is leveraging new data sources to analyze and identify the best brokers. The second is a around digital enablement versus digital replacement – giving them the right tools. And then the third item is around leveraging the broker channel to engage with employees and the employer in different and new ways.

The so-what of our survey is really that the small business market continues to be a very important segment for health plans. They’ve seen several challenges related to employer affordability, markets declining, profitability challenges. They’ve looked at options around creating direct channels. And what we’re really saying is that rather than focusing on going direct, shift those capital dollars and investments into your broker channel and embrace the brokers.