Turning Open Enrollment Data into an Action Plan

A Practical If/Then Guide to the 10 Key OE Metrics and What to Do With Them

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How to use this guide: You can read this guide straight through for a full-picture view of OE performance or jump directly to the metric that's giving you trouble. Either way, you'll leave with a clearer picture of what your data is telling you and a concrete plan for acting on it.

Introduction

Open enrollment (OE) closes, the deadline passes, and your team exhales. The hard part is over—or so it seems.

Here's what most HR and benefits teams get wrong: they treat the data dashboard as a record of what happened, when it actually contains signs for what's coming. Completion rates, email engagement, and plan participation figures offer early intelligence on any employee confusion and plan design friction that may quietly compound for the next twelve months if nobody takes action.

The problem is timing. Post-OE is a busy stretch of the year for HR teams—auditing enrollments, reconciling payroll deductions and fielding a flood of employee questions. The dashboard may get a cursory glance, maybe a slide in a recap deck, and then it likely sits until next year's OE planning cycle begins. By then, the window to do anything meaningful has long closed.

The teams that avoid that trap treat data review as open enrollment's final and most consequential step. Done while the signal is fresh, it has the potential to be the difference between spotting a problem early enough to address it through targeted communications and smarter plan design, versus inheriting it as next year's enrollment crisis.

This guide is built to solve that problem. We've distilled the open enrollment process down to the 10 key performance indicators (KPIs) that we find matter most and paired each one with guidance on how to interpret what you're seeing. We've also included an if/then action checklist so you know what to do next whether your numbers are strong, slipping, or somewhere in between. The goal is to help you improve the enrollment experience, drive better outcomes for employees and inform smarter benefit plan design decisions going forward.

A note on benchmarking: this guide provides example benchmarks and a framework for setting them but not specific targets or industry-wide figures. Meaningful benchmarks vary widely depending on workforce size, industry, geographic distribution, plan design, and employee demographics. For example, a completion rate that signals success for a 200-person company in one location may look very different for a 5,000-person employer spread across multiple states. The most reliable benchmarking any team can do is against themselves. Tracking your own year-over-year trends within your population will tell you more about whether your OE program is improving than any external figure can. Where external benchmarking resources are useful, we've pointed you toward them—but treat those numbers as context, not targets.

Part 1: The 10 Metrics That Matter Most

Before diving in, one important note on how to approach your data: benefits teams may want to start by looking at metrics across your total covered population. But the real insight likely lives one level deeper. Whenever possible, break your numbers down by location, generation, and sex. Patterns that look unremarkable at the aggregate level can reveal significant gaps or opportunities when you look at subgroups. A 78% enrollment completion rate across the company, for example, might mask a 55% completion rate among employees at a specific site or among a particular age group.

With that in mind, here are the 10 metrics that should anchor your post-OE analysis every year.

1. **Communication Engagement Metrics**

   Email open rates, click-through rates and event attendance numbers tell you whether your OE communications are reaching employees before you ever look at enrollment data. These are leading indicators that predict downstream enrollment behavior and help you diagnose why other metrics are underperforming.

2. **Overall Enrollment Completion Rate**

   This measures the percentage of eligible employees who completed enrollment by the deadline. This is the clearest single signal of how well your process worked from end to end.

3. **Incomplete/Waived Enrollment Rate**

   Two distinct situations live here: employees who started the enrollment process but didn't finish and employees who actively opted out. These require different responses, so it's worth tracking them separately.

4. **Plan Participation Rate by Benefit Type**

   Which plans—medical, dental, vision, voluntary—are employees actually electing? This metric reveals what employees value, where education may be falling short, and where your benefit spend may not be pulling its weight.

5. **Coverage Tier Selection**

   Review the breakdown of single, employee-plus-spouse and family elections. Shifts in tier selection may signal changes in workforce demographics or, importantly, that employees are making affordability trade-offs you may not be aware of.

6 HDHP Adoption Rate

High-deductible health plan (HDHP) participation is a useful proxy for financial literacy and the effectiveness of your cost-sharing education. Employees who don't understand how HDHPs work or who are anxious about high deductibles tend to avoid them, even when they'd have opportunities to benefit financially.

7 Health Savings Account (HSA)/Flexible Spending Account (FSA) Contribution Rate

Enrollment in a tax-advantaged account is only half the equation. Are employees actually contributing to those accounts, and at levels that make a meaningful difference? Low contribution rates can signal a benefits education gap.

8 Supplemental/Voluntary Benefits Adoption

Track the adoption of life, disability, legal, pet and other supplemental insurance benefits. Low adoption across the board may mean employees don't know these options exist, don't understand their value or can't easily find them in your enrollment platform.

9 Employee Premium Contribution vs. Industry Benchmark

How much are your employees paying out of pocket compared to peers in your industry and region? This metric connects directly to recruiting competitiveness and retention risk. And it's one that some teams may overlook until it becomes a problem.

10 Year-Over-Year Trend Lines

No metric lives in isolation. As discussed earlier, the most important signal is often directional over time: is your enrollment completion rate improving, declining or flat? Tracking movement across all nine metrics above from year to year is how you identify drift before it becomes a crisis.

Part 2: How to Benchmark Your Results

Knowing your numbers is the first step. Understanding what they mean is the second.

Start with internal benchmarking.

The most valuable baseline your organization has is your own history. Year-over-year comparisons within your organization tell you whether things are getting better or worse and they account for factors specific to your workforce—company size, industry, benefits philosophy—that external data can't fully reflect. If you're new to tracking OE metrics, this is where to begin.

Then look outward.

External benchmarks give you context that internal data can't provide. Several reputable sources publish annual benefits benchmarking data:

- SHRM Annual Employee Benefits Survey reveals broad coverage of benefit offerings and contribution trends.
- Gallagher Benefits Strategy & Benchmarking Survey is strong on plan design and employer cost data.
- United Benefit Advisors (UBA) Employee Benefits Trends Report is useful for regional comparisons and mid-market employers.
- **Benefitfocus Annual State of Employee Benefits Report** uncovers trends in employee enrollment and claims data to shape benefits strategy such as:
  - HDHP participation: 84% of employers currently offer traditional and high-deductible health plans and 38% of employees at those organizations choose HDHP, according to our State of Employee Benefits Report 2026.
  - Voluntary benefits adoption: Accident, Critical Illness/Specified Disease and Hospital Indemnity Insurance have consistently been popular, according to our State of Employee Benefits report, with adoption rates ranging from 51% to 62% and climbing year over year.
- Email open rate: 66-74% is a reasonable baseline for HR communications, according to **PoliteMail's Internal Email Communications Benchmark Report 2026** and **Contact Monkey's Internal Email Benchmark Report 2026.**

A critical caveat:

No metric is good or bad in isolation. A 70% HDHP adoption rate sounds strong but if your average employee HSA balance is near zero, employees may be enrolled in a plan they don't know how to use. Always pair metrics with context. Population age distribution, dependent demographics, your contribution strategy and any plan design changes you made in the prior year can all shift your numbers significantly. Set goals based on internal and external benchmarks and strategies on how to meet them.

Example: Let's say your HDHP adoption rate has held steady at 28% for the past two open enrollment cycles. Our State of Employee Benefits Report 2026 shows that 38% of employees at organizations offering both traditional and HDHPs are choosing the HDHP option. Using that 10% gap as your guide, your team sets a goal of reaching 33% adoption in the next cycle. This can be a meaningful but realistic improvement over your own baseline. Keeping in mind that an HDHP may not be the optimal plan for some, you can pair this goal with a targeted education campaign that highlights the long-term cost savings opportunities and who may benefit most from the plan.

Part 3: The Action Plan Checklist

This is where data becomes decisions. For each of the 10 metrics, use the conditions below to identify where you are and what to do next.

If you're new to benefits data analytics, don't try to act on all 10 metrics at once. Start with the three to five that feel most urgent given your last OE cycle, such as completion rate, communication engagement, and HDHP adoption. From there, you can build the OE metrics review strategy that works for your organization's benefit goals.

Metric 1: Communication Engagement

If email open rate is low:
Your subject lines may be working against you, or email may simply not be where your employees are. Test two or three subject line variations for major sends. An online search for "free tools to test subject lines" can provide some options. More importantly, consider whether you need to shift volume toward text or manager-led communications—both may outperform email for urgent messages.

If event attendance is low:
Don't keep running the same format and expecting different results. Shift to shorter on-demand video content employees can watch at their convenience, and record all live sessions for employees who can't attend. A 10-minute video explaining how an HSA works may reach more employees than a 60-minute webinar with five attendees.

Metric 2: Enrollment Completion Rate

If completion rate is high:
Your process is working. Maintain your current communication cadence and consider enhancing personalization. Using targeted messaging based on life stage, current elections, or dependent status can drive engagement even higher and improve decision quality.

If completion rate is midrange:
You're close, but a meaningful percentage of your workforce isn't finishing. Audit your reminder timing and channels. Are reminders going out early enough to give employees time to act? Are they landing on channels employees actually check? Add a dedicated push notification in the final week of enrollment focused specifically on employees who haven't yet completed.

If completion rate is low:
This warrants a root cause investigation, not just a communications fix. Is the enrollment portal difficult to navigate? Are managers aware of and actively supporting the OE process? Are timing conflicts (shift workers, employees on leave) creating structural barriers? Consider extending the enrollment window, **adding decision-support tools** or extending your team with a contact center for one-on-one support.

Metric 3: Incomplete/Waived Enrollment Rate

If your waived rate is rising year over year:
Survey your employees to better understand why they opted out of benefits. Employees might waive benefits because a spouse has better coverage or because they don't understand their benefits, can't afford them, or don't know what they'd be giving up. Also confirm that your default enrollment settings are configured correctly. Employees who may intend to re-enroll sometimes inadvertently waive coverage by not taking action.

If your incompletion rate is high:
Employees are starting the process and abandoning it, which may signal a UX or complexity problem, rather than a motivation problem. Consider offering a decision support solution that recommends benefits coverage based on past claims or risk profiles to remove employee guesswork and streamline the process. Brief managers to proactively check in with their teams during the enrollment window. A personal nudge from a direct manager may be more effective than another company-wide email.

Metric 4: Plan Participation Rate by Benefit Type

If a plan has very low participation for two or more consecutive years: That's a signal worth acting on. Before cutting the benefit, confirm that low participation isn't driven by low awareness or poor placement in your enrollment platform. If education and visibility improvements don't move the needle, you might want to consider reallocating that budget toward benefits that are actually being used.

If a newly introduced plan is underperforming in its first year: Don't conclude it's a bad fit yet. New benefits may not always be adopted in the first cycle if employees are cautious about unfamiliar options. Add targeted education before the next OE and consider a carrier-led communication to explain the benefit in plain language.

Metric 5: Coverage Tier Selection

If single-only enrollment is unusually high or trending upward: This may reflect workforce demographics—but it can also signal that dependent coverage has become, or is considered, unaffordable for your employees. Model what contribution changes would look like at the employee-plus and family tiers, and compare your cost structure against industry peers.

If family tier elections are surging: Review your family premium costs against competitors in your market. A spike in family coverage demand may mean your contribution structure is competitive—or it may mean employees are consolidating coverage under your plan because a spouse's employer cut theirs.

Metric 6: HDHP Adoption Rate

If adoption is low:
Education is the lever to pull. Employees often avoid HDHPs because the deductible feels frightening, even when the math favors them. Add a side-by-side cost-comparison calculator to your enrollment experience so employees can see projected annual costs under each plan option based on their anticipated utilization.

If adoption is high:
Shift your education focus upstream toward HSA utilization. A high HDHP adoption rate paired with low HSA contributions means employees are taking on more financial risk without the offset the account is designed to provide. Check whether employees are contributing enough to cover their deductible in a worst-case scenario.

Metric 7: HSA/FSA Contribution Rate

If average HSA balances are low:
Consider adding employer seeding. Even a modest employer contribution at the start of the plan year can increase employee engagement with HSA accounts. If seeding isn't feasible, add auto-contribution prompts or suggested contribution amounts based on plan deductible during enrollment. Keep in mind that total contributions from any source can only be made to the allowable annual maximum amount dictated by the Internal Revenue Service (IRS).

If FSA forfeitures are high:
The use-it-or-lose-it rule catches employees off guard more often than it should. Make it a prominent part of your Q3 and Q4 communications, not just open enrollment. If your plan allows a rollover or grace period, communicate those options clearly and repeatedly.

Metric 8: Voluntary Benefits Adoption

If adoption is low across voluntary offerings:
The most common culprit is visibility, not apathy. Voluntary benefits are frequently buried in enrollment platforms and overlooked. Consider integrating a decision-support tool or offering access to a highly-trained employee benefits contact center during OE who can walk employees through supplemental options and explain their value in practical terms.

If one voluntary benefit is significantly outperforming the others:
That's useful leverage. Use it as a proof point when negotiating with your carrier. Demonstrated demand strengthens your position. It's also worth investigating what made that benefit resonate (positioning, timing, endorsement from leadership) and applying those lessons to underperforming offerings.

Metric 9: Employee Premium Contribution

If your employee cost-share is above the industry median:
Flag it for leadership as a retention and recruiting risk. Model what a contribution strategy adjustment would look like before the next OE, and frame it in terms of total compensation competitiveness, not just benefits cost.

If your employee cost-share is below the industry median:
This is a competitive advantage you may be underselling. Make it visible in recruiting materials and ensure it's reflected in **total rewards statements** so employees understand their total compensation beyond base salary.

Metric 10: Year-Over-Year Trend Lines

If any metric has declined for two or more consecutive years:
This demands a strategic response. Escalate to a formal benefits strategy review that includes leadership, your carrier partners, and if applicable, your benefits administration platform. Sustained decline rarely self-corrects.

If your metrics are flat:
Flat isn't always fine. A static enrollment completion rate in a year when your workforce grew or your benefit offerings changed significantly may actually represent backsliding. Ask whether your benefits strategy is keeping pace with the evolving needs of your workforce and whether employees in different locations, life stages, or demographic groups are having meaningfully different benefits experiences.

Conclusion

Open enrollment generates loads of actionable data and some of it may go underused. The teams that improve year over year are typically those that pick their most important metrics, understand what the numbers mean, and have a clear plan for what to do differently the next time around. Use this guide to establish baselines for your population, identify areas to improve, and update your plan offerings and communication strategy to move the needle. Repeat this process each year, by referring back to this guide, to move steadily in the direction of your ideal open enrollment outcomes.

Quick Reference:

- *Read more on metrics:* 17 Open Enrollment Metrics to Start Tracking
- *Check out our* Annual Open Enrollment Review Playbook
- *Learn more about applying marketing strategies to OE in* The Campaign Mindset: Why HR Leaders Need to Run Open Enrollment Like a Marketing Program

Find benchmarks and trends in our State of Employee Benefits Report.
Download now.