

Working in a remote world: Ways to be efficient and mobile

The insurance industry needs to embrace technology, as remote work becomes the norm and not the exception. Being able to leverage tools and platforms to bring you closer to clients, even if you're not in the same room, is a gift.

By **Julie Halgren** | June 23, 2021



Unprecedented, significant, remote. Three words that adequately describe what companies and businesses have faced over the last year and a half. As the entire world shifted under the weight of a global pandemic, everyone had to adjust in one way or another. That included when, where and how we work.

As we make our way through 2021, there is a light at the end of a tunnel. Shifts and adjustments will continue and that's especially true when it comes to [returning to work](#). However, many employees across the country won't actually be returning anywhere.

According to a survey conducted by Enterprise Technology Research, the percentage of workers permanently working from home is expected to double from pre-pandemic levels this year. [Another recent Gartner CFO survey](#) revealed that over two-thirds of CFO's polled (74%) plan to permanently shift employees to remote work after the COVID-19 crisis ends.

Companies like Twitter and Salesforce are rolling out options to allow employees to fully work remote, work part-time from home, or other hybrid options that still provide options that best suit their needs but still benefit the company.

The way we conducted business pre-pandemic will never resume. And while that will be difficult for many, we need to pivot to the new way of working sooner rather than later. And for those who serve clients, we especially need to make changes to ensure we're delivering a streamlined and efficient experience for our customers in a remote working environment.

It starts with technology. The digital transformation has been well underway within the world of health insurance benefits and the shift to remote work is the nudge we need to collectively reevaluate our processes and platforms.

Paper trails have always been cumbersome. Toggling back and forth between various plan options to create proposals is time consuming and outdated systems are preventing brokers and their clients from connecting beyond transactional relationships.

There are solutions available to simplify and ease the transition into remote work, especially for those who have maintained relationships in face-to-face formats.

Because we've shifted so dramatically, it's important to pause and reevaluate the current landscape we're in, especially with clients and partners. When connecting, ask these three questions:

1. How do you plan to work for the next year and from where?
2. What tools or resources would make working remotely, or with others who are remote, easier for you?
3. As we work together, what can I change to better your experience?

The responses are always telling and have a consistent theme: fewer layers and paper trails and a quicker and easier connection to the information.

This is where technology comes in to fill the gap formed when remote working became mainstream. Technology can elevate working remotely and shift it from something new to something easy.

To start, an all-in-one technology platform is a great option to consider. To maximize efficiencies, this technology should include:

1. Lightning-fast quotes: Say "goodbye" to folders, spreadsheets, and paperwork. A centralized database can be leveraged to quickly generate quotes from multiple health insurance carriers, including medical, [dental, and vision providers](#), plus HSAs and HRAs.
2. Side-by-side features: Platforms that offer the ability to compare quotes side-by-side are becoming an expectation with clients. Not only does this capability provide your client with the most competitive and comprehensive benefits package options available, they'll be able to see it for themselves within the platform.
3. Comprehensive paperless proposals: The creation of paperless proposals, along with functionality to email a proposal directly to the client for review, eliminates a number of steps while expediting decisions.

4. Digital enrollment: When a proposal is agreed upon, the option for a client to continue the momentum is key. You should only consider platforms that allow a client to move directly into benefit plan enrollment upon agreement. Or, if there are changes to be made, having the option to do it within the same platform, in real-time, is a valuable asset to have.
5. Simple billing: Since we're apart, we need to be better connected. Finding an end-to-end platform that can bring carriers, brokers, HR administrators and employees together in one place removes unnecessary paperwork and eases the workload for everyone, allowing them to focus on more important matters.

The insurance industry needs to embrace technology, as remote work becomes the norm and not the exception. Being able to leverage tools and platforms to bring you closer to clients, even if you're not in the same room, is a gift. Start the conversation with your clients. Learn how remote working has affected them and educate yourself on what technology solutions are available to create new efficiencies and build your business, even if it's from your dining room table.

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