Reviving an inactive client with digital self-enrollment

Case study: Multistate

Background

A multistate client had an inactive Aflac account and a highly dispersed workforce that spanned across the United States. In addition to the geographic challenges, the employer lacked a centralized technology platform, which created employee communication challenges and inconsistent engagement in voluntary benefits. Reactivating interest in Aflac and executing a successful enrollment strategy was difficult given the employer's lack of enrollment infrastructure.

Solution

The Aflac representative partnered with the broker and their client to simplify the enrollment process and reduce the administrative lift by:

- Introducing Employee Navigator as a centralized benefits administration platform.
- Implementing Aflac Group enrollment within Employee Navigator.
- Designing a 100% self-enrollment workflow to eliminate one-on-one meetings.
- Aflac completing all plan builds and EDI feeds, removing this workload from the broker.

Results

- Reintroduced Aflac Group to all employees through self-enrollment in the first year.
- Generated $80,000 in annualized premium in the first year of implementation.
- Employees reported improved benefits clarity and enrollment ease, regardless of location.
- Expanded Employee Navigator usage to include all core benefits in the second year.
- Generated an additional $63,000 in annualized premium in year two.
- Enabled the broker to deliver a full-platform experience without building or managing the system.

Why it worked

- Centralized technology enabled consistent enrollment across a national workforce.
- Self-enrollment removed geographic and scheduling barriers.
- Backend support for plan builds and EDI feeds has reduced broker workload.
- Platform-led approach reactivated a dormant Aflac relationship.

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