

Know the **Five Signs**

A practical guide to spotting avoidable work in enrollment.

Enrollment pressure often shows up in familiar ways: a file that needs another correction, an onboarding request waiting on one person or a member status question that takes too long to answer.

Your team finds a way to keep things moving. But when the same problems return, it is worth asking what needs to change.

Use these five signs to assess whether open enrollment may be putting unnecessary strain on your people and systems.

The five signs **at a glance**

- 1 Your Automated 834 Process Still Ends in Manual Fallout
- 2 The Same Enrollment Errors Keep Returning With Every File
- 3 New Enrollment Feeds Depend on Custom Work or a Few Key People
- 4 Your Team Cannot Quickly Trace What Happened to a File or Member
- 5 Open Enrollment Puts Ongoing Eligibility Changes at Risk

SIGN 1

Your Automated 834 Process Still Ends in Manual Fallout

Your 834 files move automatically, but your team still investigates rejected records, rekeys information and coordinates corrections by email. A successful transfer does not mean the enrollment work is complete. When routine exceptions require substantial follow-up, automation can leave a hidden workload that makes turnaround harder to predict and takes time away from employer and member support.

ASK YOUR TEAM

After an 834 file processes, how much manual work remains before the enrollment information is usable?

SIGN 2

The Same Enrollment Errors Keep Returning With Every File

An error gets corrected. Then the next submission arrives with the same problem. Missing information, inconsistent formats or employer-group-specific requirements can create recurring work when fixes address only the current file. Without tracking the cause and giving employers or vendors clear feedback, your team may keep resolving the same issues without reducing the work ahead.

ASK YOUR TEAM

Are we addressing the cause of recurring errors, or making the same corrections again?

SIGN 3

New Enrollment Feeds Depend on Custom Work or a Few Key People

Each new feed has requirements. But if onboarding routinely depends on custom development, IT requests or knowledge held by a few experienced people, those requirements can become bottlenecks. Similar configurations may be rebuilt repeatedly, while routine changes wait for someone with the right expertise. As new business arrives, implementation work competes with everyday support for the same limited capacity.

ASK YOUR TEAM

Could someone else onboard or modify this feed if our key expert were unavailable?

SIGN 4

Your Team Cannot Quickly Trace What Happened to a File or Member

An employer asks about a submission, or a member needs an eligibility update. Finding the answer requires checking several systems, searching email or asking colleagues to reconstruct what happened. File receipt alone does not explain whether a member record was accepted, changed or held for review. Gaps in visibility add work and make it harder to provide a clear answer.

ASK YOUR TEAM

How quickly can we explain what happened to one member's record and what needs to happen next?

SIGN 5

Open Enrollment Puts Ongoing Eligibility Changes at Risk

Open enrollment increases volume, but new hires, terminations and dependent updates continue. When seasonal files and ongoing changes compete for the same processing capacity, everyday work can begin to wait. Growing backlogs, overtime and workarounds may indicate that your workflows cannot comfortably support both streams, particularly when a member needs immediate help.

ASK YOUR TEAM

Can we handle open enrollment volume while keeping everyday eligibility changes and urgent member needs moving?

The signs add up to one larger looming question:

Where is enrollment creating extra work for your team?



What better enrollment operations **could look like**

A stronger approach reduces the avoidable work and gives TPAs the ability to:

- Accept enrollment information across multiple formats and intake channels
- Validate data and apply employer-group-specific rules before downstream processing
- Process valid records while routing exceptions for resolution
- Return actionable errors securely to employers or vendors
- Track file, record and member status in one place
- Keep seasonal enrollment and ongoing changes moving, with a way to intervene for urgent needs

The result is greater control and more customized service for members and employers

Take the **next step**

Smart Data Solutions helps TPAs address enrollment complexity through its AI-Native Platform. Tell us where work is getting stuck in your organization. We'll help you find ways to make your operations run smarter.

Let's Talk