



## Tech in Benefits: Work Smarter, Not Harder

It is no surprise that technology is reshaping how brokers quote, enroll, and manage benefits. However, not everyone feels the same way about adopting those digital tools. Some see the benefit instantly as a way to save time, improve accuracy, and streamline their work. Others hesitate, unsure if technology will add extra steps or take away the personal touch that sets them apart.

Technology is not here to replace brokers. It is here to make their jobs easier. The right tools reduce errors, simplify processes, and free up more time for advising clients instead of chasing paperwork. Since not every solution fits every broker or employer group, a flexible approach makes all the difference.



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### **DIGITAL ENROLLMENT: A SHIFT IN PERSPECTIVE**

When digital enrollment platforms first emerged, many brokers and employers were hesitant. Paper forms had been the standard for years, despite common issues like missing fields, illegible handwriting, and delays. The idea of shifting everything online felt like too big of a change.

Then COVID-19 changed everything. Suddenly, in-person enrollments were no longer an option, and digital tools became essential overnight. Brokers who had already introduced online enrollment had a major advantage, keeping business moving without disruption.

For industries like trucking and construction, the hesitation was different. Many employers worried about how digital enrollment would work when employees did not have company email addresses, for example. If employees are not sitting at a desk all day, how do they access their benefits? Enter mobile-friendly platforms. Nearly everyone has a phone, and these tools made enrollment more accessible by allowing employees to review options and make selections anytime, anywhere. No printed forms, no extra steps; just a simpler way to get it done.

Often, the biggest challenge is shifting the mindset. Digital enrollment doesn't add work, if anything, it removes it. No more messy handwriting, missing fields, or back-and-forth delays. With digital tools, enrollments are done right the first time.

### **WHY THE RIGHT TECH MATTERS FOR BROKERS**

Technology should make a broker's job easier, not more complicated. A strong quoting tool, for example, allows brokers to compare plan options in real time, model different scenarios, and give clients clear, data-driven recommendations.

Level-funded plans are another area where the right tools make a difference. Unlike fully insured plans, level funding requires medical underwriting, which means brokers often need employees to complete health questionnaires. This process has always been slow and frustrating. While technology cannot impact every step of the process, it does keep brokers in control by automating follow-ups, tracking submissions, and providing real-time updates. This reduces delays and makes the process smoother for everyone.



**Moving from paper to digital isn't just about convenience. It eliminates missing fields, messy handwriting, and delays, making enrollments smoother and more accurate.**

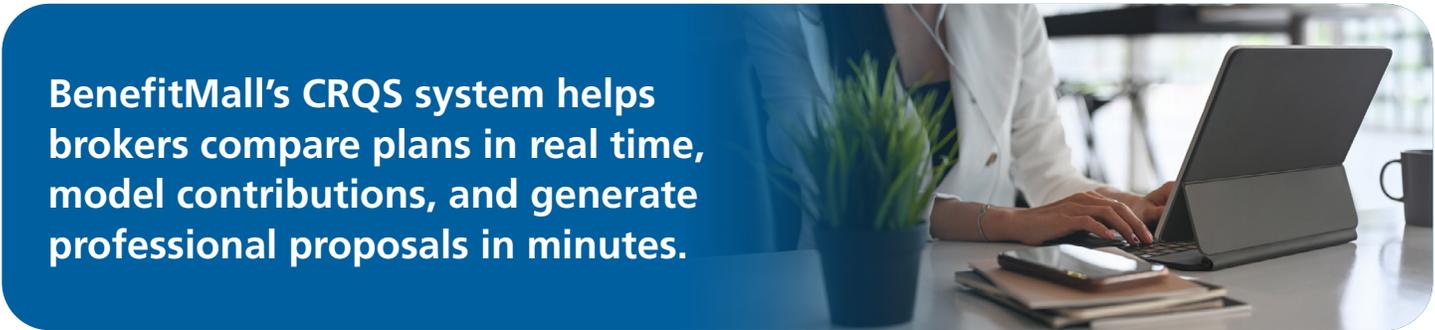
## **TECHNOLOGY THAT SUPPORTS BROKERS, NOT REPLACES THEM**

Smart tools help brokers work more efficiently, but relationships are still the heart of this business. Clients do not just need benefits. They need guidance. Expertise in compliance, plan design, and long-term strategy will always be essential. No algorithm can replace trust.

That is why BenefitMall invests in technology that supports brokers rather than replacing them. From quoting and enrollment platforms to real-time data insights, every tool is built to remove busywork while keeping personal service at the forefront. When automation and expertise work together, brokers have more time for what matters most: guiding clients and strengthening relationships.

## **BENEFITMALL: TECHNOLOGY THAT WORKS FOR BROKERS**

Technology should make brokers' lives easier, not add extra steps. That is why BenefitMall has invested in tools that support brokers in quoting, enrollment, case management, and ongoing client service.



**BenefitMall's CRQS system helps brokers compare plans in real time, model contributions, and generate professional proposals in minutes.**

## **COMPREHENSIVE QUOTING WITH AGENCY WORKSPACE AND CRQS**

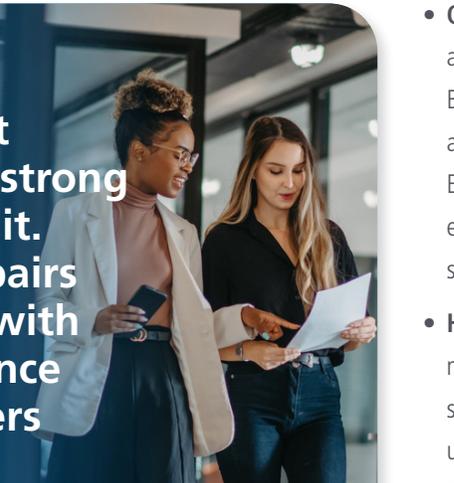
Speed and accuracy matter when quoting benefits. BenefitMall's CRQS (Client Ready Quote System<sup>®</sup>) allows brokers to compare plan options in real time, model contribution scenarios, and create professional, client-ready proposals in minutes. Instead of manually tracking down rates from multiple carriers, brokers can access a centralized system with up-to-date plan data, making the quoting process faster and more efficient.

CRQS has recently undergone a major modernization to create a more intuitive and streamlined experience. The user interface has been redesigned to reduce clicks and improve navigation, making quoting faster than ever. BenefitMall partnered with industry leader Credera, to apply the best design practices of 2025, ensuring brokers can seamlessly move through the system.

This was not just a surface-level refresh. It was a full-scale rebuild designed to make brokers' lives easier today by improving processing speeds and scalability while setting the stage for even greater advancements ahead. Brokers will now experience:

- **Faster quote generation and plan retrieval.**
- **A scalable system for continuous enhancements and new features.**
- **A foundation for expanded capabilities**, including an improved level-funded quoting experience in the future, as well as **AI-driven enhancements** that will help brokers analyze plan options faster, automate data standardization, and streamline underwriting workflows.

As IBM puts it, "Ease of use may be invisible, but its absence sure isn't." That philosophy guided every part of this upgrade, ensuring brokers have a faster, more intuitive system that keeps pace with their business.



**Even the best tech needs a strong team behind it. BenefitMall pairs digital tools with expert guidance to help brokers stay ahead.**

- **Online Enrollment That Works for Every Employer:** Employers and employees expect seamless, mobile-friendly enrollment options. BenefitMall provides access to a free online enrollment platform, along with integrations to leading benefits administration systems like Ease and Employee Navigator. These tools reduce paperwork, prevent errors, and make elections easier for employees, whether they are sitting at a desk or working remotely.
- **Human Support When It Matters Most:** Even the best technology needs a team behind it. At BenefitMall, brokers get more than just software. They get expert support from industry professionals who understand compliance, carrier updates, and what it takes to succeed. Brokers can access compliance resources, carrier updates, and direct support from BenefitMall's experienced professionals, ensuring they always have the information they need to advise clients.

- **Faster Turnaround with CRQS and AWS:** Brokers need quoting and case management tools that keep pace with their business. CRQS speeds up the quoting process, allowing brokers to run proposals in minutes instead of hours. AWS provides full case tracking so brokers can monitor submissions, receive updates on carrier underwriting, and reduce time spent chasing paperwork. The ability to see which cases need action and where they are in the process helps brokers stay proactive instead of reactive.
- **A True Partner in Growth:** Technology is just one piece of the puzzle. Brokers who partner with BenefitMall gain a strategic ally in growing their book of business. From compliance support to commission tracking and renewal management, BenefitMall provides brokers with the tools and resources to stay ahead.

## BOTTOM LINE

Technology won't replace brokers, but those who embrace it will lead the industry. The right technology makes quoting faster, enrollment easier, and case management more efficient.

For brokers looking to integrate better technology while maintaining a high-touch, consultative approach, BenefitMall is here to help. Contact your local team today to learn how our solutions can support your business.

## CONTRIBUTOR

**Katie Crist** is Vice President of Product Development for BenefitMall.