

Managing the Stress in Benefits Management

By Kathy Greer

There are tremendous challenges facing benefits professionals and brokers because of the financial downturn and resulting business challenges. Every company is looking for a way to reduce benefits costs while adding value to help a workforce that is reeling from economic losses. Since most benefits groups stand side-by-side with larger Human Resources (HR) organizations, a benefits professional may be exposed to the unique stressors of both benefits management and the HR role.

Because brokers find sources of benefits on behalf of their customers, who are benefits professionals, both benefits professionals and brokers struggle with some of the same issues. They often share the pain of being the bearer of bad news because of escalating insurance costs. Both face constantly changing regulations, making their work complicated and difficult to communicate to others. When companies are self-insured, there are many decisions to make to ensure that the costs are balanced correctly. Different generations want different benefits, so it is hard to please everyone all the time. Because of the recent economic climate, benefits professionals and brokers have been inundated with calls about how to handle benefits during layoffs, furloughs, and reduction of hours.

Also, there are emotional issues related to claims payments, which may be harder for internal benefits professionals than for brokers. When an employee claim is incorrect or goes unpaid, it will often bounce back to the company benefits professional. Add to this the obvious fact that employees are often ill or caring for a sick family member, and therefore not at their best, when they are trying to deal with claims problems. Benefits professionals may learn more than they want or need to know about employee problems. Hearing these difficult stories can be particularly traumatic.

Another stressful aspect of the benefits enrollment process is the deadline imposed on an entire company when employees are electing new benefits options. People often fail to read the information and then have many last minute questions. No matter how much automation is put in place, there is still a need for some hand holding through the process. If a benefits professional is someone who favors being flexible, it can be frustrating to come up against plan documents that are governed by ERISA requirements and don't easily allow for flexibility.

From an EAP perspective, there is a certain amount of trauma that goes along with managing benefits. For example, exposure to traumatic events suffered by others can lead to "vicarious traumatization" in rescue personnel. Yet, there is no formal way for benefits professionals to get emotional support in the midst of a difficult open enrollment process or a layoff, both of which can certainly feel traumatic to employees and their families. In the midst of organizational and/or personal change, recognizing these situations as stressful is a first step to getting support because it builds awareness of the problem. Benefits professionals are well advised to take advantage of support services offered through the EAP during these difficult times.

Once the stress is acknowledged, there are many activities that can help develop extra resiliency in order to avoid burnout. You can develop more "psychological hardiness" by recognizing what you have control over and taking small courageous steps. Here are some additional tips to help benefits professionals and brokers shield themselves from the negative effects of stress:

- When dealing with employee problems, try to separate out your personal feelings from your professional benefits role.

- Recognize that the job requires the wearing of many hats and expect to change them often over the course of a day.
- Find sources of support that don't violate confidentiality. A good friend, a small support group, or writing in a journal all help to relieve the stress of the job by providing an outlet for concerns and feelings.
- Don't fall into a martyr role. Recognize that you only have so much of yourself to give and protect the rest. Pay attention to early warnings of stress overload so you will know when to pull back.
- Watch for negative thinking. Be aware of your thoughts while at work to notice when the positive thoughts outweigh the negative. You want your glass to be half-full, not half-empty.
- Don't let the administrative side of the job outweigh the human interaction – your interest in people is probably the reason you entered the field originally. Keep a big picture view of your job and remember why you stay in the profession and how you are making a difference.
- Develop more “psychological hardiness” by engaging in small acts of courage, embracing change, and finding support through community.
- Take good care of yourself. Practice stress management techniques such as eating an emotionally and physically healthy diet, exercising, practicing meditation, and getting enough sleep.

Being a leader in the benefits profession is a challenge and an honor. A well designed and implemented benefits strategy can help with the recruitment and retention of top talent throughout the organization. A good broker can be a critical member of the benefits team while sharing the enormous workload of the role. But for both types of professionals, the risk of stress leading to burnout is significant. Step one is learning how to take care of yourself so you can be there to help others.

Bio – Kathy Greer



Kathy Greer is founder and President of KGA, Inc., a unique HR consulting firm. Founded in 1982, KGA provides immediate services for EAP and HR issues to organizations around the world. KGA also provides training, coaching, consulting and wellness and has won a variety of Massachusetts workforce training grants for clients.

For the past decade, Kathy has been dedicated to helping HR and Benefits professionals prevent burnout and build resiliency. For seven years, she hosted an HR Conference at Canyon Ranch in the Berkshires and has co-led the NEHRA Stress Management program with Liz Hahn since 2002.

Kathy's background includes work in the mental health and substance abuse field after earning a B.S. degree in management from Babson College and a M.Ed. in counseling from Northeastern University. She is licensed as a mental health counselor in Massachusetts and holds a CEAP.

Kathy can be reached at:

Phone: 508-879-2093

Email: greer@kgreer.com

Web: <http://www.linkedin.com/in/kathygreer>, <http://www.kgreer.com>