

Enrolling Spanish Speakers in Benefits Plans Takes Much More than Translation

Good benefit plans hold significant value for American employees. Many employees will even accept a position with a slightly lower salary because the benefit package is so attractive. Why is it then that the vast majority of Spanish speakers, an enormous---and growing---segment of our work force, are choosing not to participate in most benefit plans? Retirement plans and health insurance improve one's quality of life dramatically. Why are these facts---so self-evident to us---not sinking in to our Spanish-speaking employees, even when we invest in translating information into Spanish?

Frankly, the language barrier is only the tip of the iceberg. Employers, human resource managers, and benefits providers can be energetic and conscientious about translating the plan materials---and still get very disappointing results. Few realize that their employees usually have deep, strongly held negative and erroneous beliefs about certain issues. In order to change employees' thinking and persuade them that benefits are, in fact, in their best interest (they are called benefits for a reason, after all!), these beliefs must be addressed and clarified. Some misconceptions include:

- **About retirement plans:** *Money taken out of an employee's paycheck goes directly into the pocket of the salesperson or plan representative.*
- **About health insurance:** *We can buy any medicine at the pharmacy, so why bother to pay for expensive insurance.*
- **About Direct Deposit:** *The only way we can be sure that we have been paid is when we have cash in our hands.*

Needless to say, these beliefs could not be further from the truth, but very few human resource managers directly address these points and communicate effectively about the many erroneous beliefs their Spanish-speaking employees have about such workplace issues. This is unfortunate for many reasons. Plan providers are missing out on valuable business by failing to reach these potential participants. Business owners are not getting the maximum possible savings or tax deduction. In fact, sometimes employers are forced to cancel certain plans due to low participation. And, finally, the employees themselves are losing opportunities for safer and more secure lives for themselves and their families

Fortunately, these problems can be solved. Forward-thinking benefit providers and human resource professionals are researching ways to increase buy-in to these topics among Spanish-speaking employees. Some strategies for conducting successful enrollment meetings and maximizing participation among Spanish-speaking employees are as follows:

- **Hire a professional translator for written material.** Trying to cut costs by using a computer program or a bilingual employee who does not have translating credentials sends entirely the wrong message. At best, the translation will contain spelling and grammatical errors, and, at worst, it will be incomprehensible. Any reader will assume that if the company did not make the effort to have the translation done well, the topic cannot be terribly important.
- **Allow sufficient time for the enrollment meeting.** Some employers expect employees to sign up for a rather costly health insurance plan after being rushed through a Power Point presentation on their lunch break. This again creates the impression that this topic can't be important, and it makes the employees feel pressured, which, in turn, will make them very suspicious of the employer's and plan provider's intentions.
- **Use paper enrollment forms for benefit plans, rather than online or over-the-phone enrollment.** People simply tend to forget about these issues after the presentation is over, and the wait time gives them the opportunity to talk to other family members who are still laboring under their original misconceptions. Furthermore, paper enrollment forms create positive peer-pressure. Employees see co-workers they respect participating, and the ones who caught on to the material quickly help the others make their asset allocation decisions, etc.
- **Be very careful about the credentials of your presenter.** Too often companies have a bilingual foreman, who may well be less than thrilled about public speaking, make presentations in Spanish. Even if this employee's language abilities are good, he or she may not be familiar with specific technical or industry-specific terminology. Furthermore, other employees may have issues with this person that influence how receptive they will be to the presentation. And, most importantly, the presenter himself may not buy into the material being presented and may, deliberately or not, convey his own doubts! Finally, once again this conveys to employees that the topic was not important enough to invest in careful and correct communication.

For an effective meeting, your presenter **MUST** have the following credentials:

- Understanding of the mindset of typical Spanish speaking employees and the reasons they are reluctant to change their behavior
- Understanding of the reasons they came to this country and compassion for their circumstances
- Thorough knowledge of the topic at hand
- Fluent command of both Spanish and English, including specific technical terminology (for example, “deductible,” “vesting,” “primary care provider” “disbursement”)

- Experience conducting presentations in Spanish
- The ability to elicit questions and feedback from a reluctant audience
- Commitment not only to providing an accurate translation but also to changing employees' beliefs and behavior

While hiring a presenter who meets these criteria is by far the best option, there are times when this is not cost-effective (there may be only a few Spanish speakers, or perhaps one or two have missed the enrollment meeting). In these instances, many employers have found certain DVD presentations to be very effective as well. Futuro Sólido USA has recently produced several DVD's in Spanish with English subtitles that educate Spanish speakers as to the role benefits can play in overall financial success in this country. Their presentations *The Importance of Health Insurance* and *The Importance of a 410(K)* address and clear up the misconceptions Spanish speakers frequently hold about these topics in clear, accessible terms that employees can relate to. Once this information is presented, employees have much more buy-in to the topic at hand and HR managers and benefits providers have found that participation rates increase significantly.

Many well-informed Spanish-speaking immigrants are optimistic that their community will begin to see the wisdom in participating in benefit plans---just as they began to buy homes a couple of decades ago. However, this will happen much faster and more fruitfully if this material is presented in as inviting and informative a manner as possible. At first, this will require a bit more of an investment on their part, but, like most benefit plans themselves, this investment will almost certainly provide ample returns.

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