

Case Study

## How the State of Louisiana boosted HSA enrollment with a multi-channel approach



**HSA**  
Benefit



**Public sector**  
Industry



**6,000+**  
Benefit-eligible employees





## Challenge



## Solution



## Success

# The Office of Group Benefits aimed to increase benefits literacy among its diverse and widespread employee base.



**400+**  
state agencies

Kristen Hardy, Group Benefits Director for the State of Louisiana, had the tough job of making complex benefits easy to understand for a diverse and geographically dispersed workforce. Her mission was clear—improve Health Savings Account (HSA) understanding to increase adoption and potentially boost financial security for all employees.

However, Kristen faced several challenges:

- **A complex legislative process:** Changes to benefits plans required full legislative review and approval.
- **A dispersed workforce:** Employees were scattered across 400 agencies – many who worked remotely or at odd hours.
- **Multi-generational employees:** Varied ages, levels of technology comfort, and HSA understanding demanded tailored communication strategies.

“We have over 400 agencies... so we have to be creative in reaching them and still give them the information and assistance they need to make the correct choice on their plan.”

- Kristen Hardy





## Challenge



## Solution



## Success

# The State of Louisiana embraced an omni-channel strategy to engage employees in all areas and positions.

Kristen and The State of Louisiana partnered with HealthEquity to drive HSA education and adoption during enrollment season. Together, they created a multi-channel plan that blended traditional communication with digital tools to reach people regardless of their role, age, or location.

Some of the methods they used included:

- ☑ **Train-the-trainer sessions**

Getting the right message out started with empowering human resources (HR) representatives with the knowledge to effectively communicate HSA benefits to their teams.
- ☑ **Multi-channel open enrollment education**
  - **Tailored resources** highlighted the State of LA's HSA seed and match offerings to incentivize enrollment.
  - **Using the organization's YouTube channel and social media** meant they could reach a wider audience with easily digestible HSA content.
  - **A dedicated HSA email account** made it easy for employees to get answers to their HSA-related questions.
  - **Direct mail campaigns** targeted those who preferred more traditional engagement.
- ☑ **Personalized email journeys**

Leveraging the Engage360 program—a proven approach to increase engagement—enabled the creation of customized member journeys that boosted education and HSA utilization.

“HealthEquity was always available with any ideas, concerns, or questions we had and willing to help us.”

- Kristen Hardy



**On-demand webinars and in-person support** from HealthEquity allowed for flexible learning and personalized interaction.



Challenge



Solution



Success

## Greater understanding of benefits has led to a surge in HSA enrollment, employee contributions, and investment balances.



# 20%

Increase in HSA adoption in 12 months

# 600+

Employees began contributing own funds

# 38%

YOY average investment balance increase

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# 200+

Employees increased HSA contributions

Looking ahead, Kristen plans to build on the momentum of her initiatives. This includes exploring ways to improve plan design, broaden communication channels, and strengthen collaboration with agency partners to ensure the long-term success of their HSA education programs.

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“Don’t give up if you have a plan; voice your ideas for your plans.”

- Kristen Hardy

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