After Late Renewals Frustrate Employers, Texas Companies Move Open Enrollment Earlier

Trey Driver, President of Medcore Brokerage, explains why some Texas companies are moving open enrollment earlier to improve planning and employee engagement.

Trey Driver, President of Medcore Brokerage

MCKINNEY, TX, UNITED STATES, March 12, 2026 /EINPresswire.com/ -- Many companies automatically schedule open enrollment during the fourth quarter so their employee benefits plans renew on January 1. Open enrollment is the period when employees select or make changes to workplace benefits such as health insurance, dental coverage, and voluntary benefits. However, a growing number of employers are beginning to question whether the traditional fourth-quarter timing is still the most effective approach.

> “Many employers assume open enrollment has to happen in the fourth quarter, but moving it earlier often gives companies more time to plan benefits and help employees make informed decisions.”
>
> *Trey Driver, President of Medcore Brokerage*

According to Trey Driver, President of Medcore Brokerage and an employee benefits consultant in TX, moving open enrollment outside the fourth-quarter window can provide several advantages for both employers and employees.

The fourth quarter has historically been the most common renewal period for employee benefits plans, but it is also one of the busiest times of the year for businesses, HR departments, and insurance carriers. When open enrollment takes place during this same period, the process can often become rushed and leave less time for thoughtful planning.

“Many employers assume open enrollment has to take place in the fourth quarter, but that timing is largely based on tradition,” said Trey Driver. “When companies move their renewal period to another time of the year, they often gain more flexibility and a smoother enrollment process."

Insurance carriers and underwriting teams frequently manage a large volume of renewals toward the end of the year. This can make it more difficult for smaller companies to receive the same level of attention and strategic planning that larger accounts often receive.

At the same time, HR teams are typically managing year-end responsibilities such as budgeting, operational planning, and preparing for the upcoming year. Adding open enrollment to an already busy schedule can limit the time available to properly review benefits strategies or educate employees about their options.

By shifting open enrollment earlier in the year, employers may gain additional time to evaluate plan options, communicate benefits clearly to employees, and make thoughtful decisions about their benefits strategy.

Employee engagement can also improve when enrollment occurs during a less hectic time of year. When employees feel rushed during enrollment, they may select benefits without fully understanding their coverage options or how those benefits support their families.

"When companies move enrollment outside the year-end rush, employees often have more time to review their options and ask questions," Trey Driver explained.

As healthcare costs continue to rise and employee benefits programs become more complex, many businesses are taking a more strategic approach to when open enrollment occurs. This shift is particularly important for companies designing [small business employee benefits Texas] strategies, where thoughtful planning can have a significant impact on both cost and employee satisfaction.

Trey Driver is an employee benefits consultant in TX and President of Medcore Brokerage, where he works with startups and small to mid-sized companies to design employee benefits programs, including group health insurance and voluntary benefits.

Companies interested in reviewing their current benefits strategy can request an employee benefits audit to evaluate their existing plans and identify potential improvements by visiting https://medcorebrokerage.com/employee-benefits-audit/

The audit helps employers determine whether their current benefits structure is competitive, cost-effective, and aligned with the needs of their workforce.

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