RENEWALS

How to Evaluate Your Current Health Insurance Offering

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Before you start picking your plans, it's best to assess what your team needs to determine the best options for your budget.

Employee Health Insurance Evaluation Template

The renewals period offers an opportunity for you to change plans and contributions to meet your company's needs. One great way to determine those needs is to survey your current employees.

Below is a survey template you can send to your team to get a better understanding of their health insurance needs and preferences. This is intended to help you gather general information that will help you make decisions about your offering for the upcoming plan year.

→ Step 1. Share the survey with employees.

You can make a copy of our survey by doing any of the following:

- · Copying and pasting the survey into an email or survey form
- Printing and handing out this form to your employees

→ Step 2. Review the feedback.

Once you've gathered your team's feedback, take a look at the data for key themes.

→ Step 3. Determine priorities.

Once you've reviewed the results, create a list of your team's needs and wants and prioritize from most important to least important. This will guide you later on when it's time to begin picking plans.

NOTE: Please be sure to remind your employees not to include any specifics about their personal health information with you or anyone making insurance decisions at your company. If you ever receive questions involving personal health information, you can refer your employees to Health Advocate for one-on-one advice.



Health Insurance Evaluation

Please fill out this survey to help us understand how you use our company's benefits. Remember: Don't include any specifics about your personal health information!

- 1. Are you enrolled in health insurance coverage through our company?
- 2. If you are not enrolled, what is the main reason behind your decision? Is it due to alternative coverage, cost, dissatisfaction with the current offerings, or something else?
- 3. If you are enrolled in our coverage, which plan did you pick?
- 4. Are all of your regular providers covered by your plan?
- 5. Do you find your share of the premium contribution to be fair and manageable?
- 6. Do you feel that our plans have low enough deductibles?
- 7. Are you interested in enrolling in an HSA-compatible plan?
- 8. On a scale of 1-10, how important is an FSA to you? Please explain your answer.
- 9. What is more important to you: a broader network of providers or lower monthly costs?
- 10. Would you rather pay more for monthly premium and less out of pocket when you go to the doctor, or less monthly premium and more of the cost share when you actually go to the doctor?
- 11. On a scale of 1-10, how important is out-of-network coverage to you? Please explain your answer.
- 12. If you are not taking advantage of health insurance currently, will you be opting in for this plan year? Why or why not?
- 13. Are you a remote employee?
- 14. Do you travel domestically for work? If so, how often?



Contact Us

We've covered plenty of material here, but know that the Justworks Customer Success team is always here to assist with questions from you or your employees, 24/7. You can contact us by phone, email, chat, text, and public Slack.

| | Support Channels* |
|--------------|-----------------------|
| <u>Phone</u> | 1 (888) 534-1711 |
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