

SELF-INSURANCE EVALUATION SCORECARD

Answer the following questions to help determine whether your organization is a good candidate for self-insurance.

Questions	Yes	No
Has your advisor educated you on the potential merits, and risks with self-insurance?		
Would your organization like to have access to more data on your health plan, including more actionable data?		
Is the C-Suite, Finance, and HR all on board with considering these options?		
Will Employees be open to potential changes to their plan, including how it is managed, Employer insight into claims, and more?		
Overall, is your business generally open to assume the risk if it holds the potential to provide positive dividends?		
Do you anticipate having a stable workforce and operating structure over the next several years?		
Have you recently audited for compliance readiness in all areas of HR, and taken steps to remedy any shortcomings in COBRA, FMLA, your handbook, etc?		
Is your current plan void of discrimination, such as paying a higher level of premium toward coverage for Executives?		
Do you currently fund more than 50% of your total health plan premiums?		
Is your organization open to reducing member cost shares toward essential care?		
TOTAL:		