

Score Your Health Plan Mindset

Score Your Health Plan Mindset							NAME:			DATE:			Score
Mindsets	1	2	3	4	5	6	7	8	9	10	11	12	
	Failing			Frustrated			Conventionally Successful			Transformative			
Company Cost	You don't believe you have any control of your health insurance costs.			You wish to keep your health insurance costs from rising too much so you're willing to switch carriers every couple years despite the distractions at renewal time.			You prefer to count on your broker to fight for you to keep your annual increases to under 10% every year with the same carrier.			You want your company's healthcare costs and data controlled. Predict and budget costs 5 years into the future—and keep cost from rising more than 3%. You do not like wasteful and hidden costs, and appreciate accountability from your health plan.			
Employee Cost	You don't believe you should take it on as your problem that an employee can't afford health insurance for their family.			You wish you could help your employees by paying most of their premium, but it's up to them to figure out how to pay for their spouse and kids.			You prefer to pay most of your employees' health insurance premiums and some of their families'. It's up to them to pay their deductibles and co-pays.			You want your team to have \$0 co-pays for their routine everyday care. When hospitalization or catastrophic issues occur it should not cost more than \$1,000. All your employees can afford to include their spouses and children.			
Employee Participation	You don't believe your employees really want health insurance, even if they could afford it. They'd rather have the extra wages.			You wish you could afford to provide better health insurance. If you could, many more employees might be able to participate. It is disheartening that even with paying a high percentage of their insurance, they still can't afford to include their spouses and kids.			You prefer saving money on your health insurance by getting close to the minimum enrollment requirements. At least 50% of your employees can afford your company's insurance plan.			You want to have over 80% of your people participating on your company's healthcare plan. This allows you to use your healthcare plan as a strategic way to create a meaningful business advantage for recruiting, retention and keeping work injury costs low.			
Employee Ease-of-Use & Satisfaction	You believe there is nothing you can do to make it easier for your employees to have meaningful access to healthcare.			You wish your health insurance plan would make it easy for your employees to access healthcare and help control the quality of their experiences. You wish they didn't have to miss work unnecessarily, or overuse urgent cares or emergency rooms.			You prefer to not know about your employees' satisfaction with their doctors and insurance. They can figure it out themselves.			You want your employees and their spouses to be impressed. They find it easy to get the right care, usually with no out-of-pocket cost, 24 hours per day, in English and Spanish. Missing work unnecessarily is prevented by getting a doctor on the phone right away.			
Manager Ease-of-Use & Satisfaction	You believe your managers can't really understand the complexities of your health insurance, and can't explain them well enough to employees. You believe this is your broker's job.			You wish your manager and broker would figure out a way to simplify your company's health insurance plan so employees didn't complain.			You prefer to have your manager learn from your broker so they can confidently explain how the insurance works to new and established employees.			You want your managers confident they can answer all healthcare plan questions. They can escalate issues to a plan representative 24/7/365 when they feel stuck. Enrolling employees is always easy.			
Recruiting & Turnover	You are not concerned about recruiting or turnover since it is easy to replace your workers whenever you need.			You want to only offer the minimum health insurance you have to. You are okay with giving a raise to keep an employee from leaving. You are frustrated when you can't hire someone because your health insurance isn't strong enough compared to competitors.			You want your health insurance plan to be competitive. It is rare that an employee leaves for better health insurance. It is infrequent that a job candidate turns down the job because of benefits.			You want your managers to be able to attract many job candidates with your healthcare plan. Your competitors cannot poach your employees because your employees like their healthcare plan so much.			
Worker Safety	You are not concerned about work injury costs because you believe you have workers compensation insurance for that.			You wish your health insurance plan could be used when an employee sustains a minor injury, but this doesn't seem to happen ever. You wish the doctors would coordinate with your managers to keep an injured worker at work so your EMOD is protected.			You prefer to rely on your managers for preventing injuries in the first place, getting workers back to work, and working with the work comp carrier to weed out claims that shouldn't be allowed. Managers can also assure most certifications are maintained.			You want to use your healthcare plan instead of work comp when appropriate. You want employees' doctors to keep your employees on the job. You don't want to be concerned or surprised when an employee fails a certification test (i.e. DOT exam).			
Business Productivity & Growth	You do not believe any connection exists between your health insurance and your business' productivity and/or growth.			You wish your rising health insurance costs, and the subsequent costs of recruiting and retention (maybe even work comp) did not affect your bottomline like they do. They may be the price of doing business, but it is frustrating to not get value from this spend.			You prefer to have strong enough health insurance benefits so your managers can attract and keep the employees you need to grow. You can protect your business reasonably well from competitors who would like to have your best employees.			You want extra profits from lower healthcare costs, easy recruiting, low turnover, and very low work injury costs. You want to be confident you can hire the productive and core value-aligned people you will need anytime you want to grow your business.			
Scorecard	➡ ➡ ➡			➡ ➡ ➡			➡ ➡ ➡			➡ ➡ ➡			