Best Practices to Look for in a Group Health Plan

# Comprehensive Coverage

* Include medical, prescription drug, mental health, and preventive care services.
* Cover telehealth/virtual care options for accessibility.
* Ensure mental and behavioral health parity with medical benefits.

# Robust Provider Network

* Offer broad access to in-network providers, especially in the geographic areas where employees reside.
* Ensure specialty care and hospitals are included in the network.
* Provide tools to verify network access before enrollment.

# Cost Sharing Balance

* Maintain a reasonable cost split between employer and employee.
* Offer options such as HSAs or FSAs to help employees manage out-of-pocket costs.
* Use tiered plan designs to give employees choice based on financial and care preferences.

# Transparency and Decision Support

* Provide plan comparison tools and total cost estimators.
* Offer clear documentation of deductibles, copays, coinsurance, and coverage limitations.
* Include access to navigators or concierge support to help employees understand and use their benefits.

# Preventive and Wellness Incentives

* Cover 100% of preventive services as required by the ACA.
* Integrate wellness programs (e.g., biometric screenings, health coaching, fitness incentives).
* Promote vaccination programs, chronic disease management, and tobacco cessation.

# Compliance and Legal Safeguards

* Ensure compliance with ACA, ERISA, HIPAA, COBRA, and state-specific mandates.
* Provide all required notices, Summary Plan Descriptions (SPDs), and SBCs.
* Regularly review for mental health parity, non-discrimination, and coverage adequacy.

# Affordability and Value

* Benchmark against industry standards to ensure competitive pricing.
* Analyze claims utilization and loss ratios to evaluate cost-effectiveness.
* Regularly rebid or market the plan to maintain competitive premiums and renewals.

# Mental Health & EAP Integration

* Include employee assistance programs (EAPs) with counseling and crisis support.
* Ensure easy access to mental health providers, including remote or after-hours care.
* Normalize and encourage use through communication and destigmatization efforts.

# Employee Education and Engagement

* Conduct annual open enrollment sessions with Q&A opportunities.
* Offer onboarding benefits orientation for new hires.
* Provide ongoing benefits literacy tools like videos, FAQs, and newsletters.

# Administration and Support

* Use a benefits administration system for self-service enrollment and changes.
* Ensure real-time access to ID cards, claims, and plan documents.
* Partner with brokers or TPAs that provide year-round support and proactive renewal strategies.