Health Insurance Plan Effectiveness Evaluation Tool

Use this tool to assess the effectiveness of your organization’s health insurance plan from both a cost and utilization standpoint. Each section includes key performance metrics with a 1–5 scoring scale to identify areas of strength and opportunities for improvement.

# SECTION 1: COST ANALYSIS

|  |  |  |
| --- | --- | --- |
| Metric | Description | Score (1–5) |
| Total Employer Cost per Employee | Total annual employer contribution divided by total employees enrolled |  |
| Employee Premium Contribution | Average amount employees pay per month |  |
| Year-over-Year Cost Increase | Percent change in employer premium from prior year |  |
| Cost Competitiveness | Compared to industry benchmarks or similar-sized employers |  |
| Administrative Cost Burden | Time and resources spent on enrollment, support, and claims |  |

# SECTION 2: PLAN UTILIZATION

|  |  |  |
| --- | --- | --- |
| Metric | Description | Score (1–5) |
| Employee Participation Rate | % of eligible employees enrolled in the plan |  |
| Claims Utilization Rate | % of premiums paid that were used in actual claims (loss ratio) |  |
| Preventive Care Utilization | % of enrolled employees who received preventive screenings |  |
| High-Cost Claimants | % of costs driven by top 5% of claimants |  |
| Emergency Room vs. Primary Care Visits | Ratio of ER visits to primary care use |  |

# SECTION 3: EMPLOYEE EXPERIENCE & PERCEPTION

|  |  |  |
| --- | --- | --- |
| Metric | Description | Score (1–5) |
| Employee Satisfaction with Plan | From annual survey or feedback results |  |
| Network Adequacy | Employees have sufficient access to needed providers |  |
| Claim Denial Issues | Frequency or patterns of claim issues |  |
| Affordability for Employees | Employees’ ability to afford premiums and out-of-pocket costs |  |

# SECTION 4: COMPLIANCE & VALUE-ADDS

|  |  |  |
| --- | --- | --- |
| Metric | Description | Score (1–5) |
| ACA/ERISA Compliance | All required documents, filings, and notices completed |  |
| Wellness or Care Management Programs | Availability and employee engagement |  |
| Value-Added Services | Telehealth, nurse hotlines, mental health support, etc. |  |

# TOTAL SCORE & INTERPRETATION

Add up all the scores to determine the total.

Interpretation:

• 65–85: Excellent – High-performing, cost-effective plan with strong employee engagement

• 45–64: Moderate – Plan is functional but has opportunities for optimization

• < 45: At Risk – Costs or utilization patterns may warrant plan redesign or rebid