

TAKE THE HELL OUT OF HEALTHCARE

A Complimentary Employer Guide by Lisa Dailey

Thinking About Offering Health Insurance?

**Questions Small Employers
Should Ask Before Getting Started**

*A plain-English guide to exploring employee health
benefits with confidence.*



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WELCOME

A Few Words Before We Begin...

If you're considering offering health insurance for the first time, you probably have questions—and perhaps a few concerns about what you're getting yourself into.

That's perfectly understandable. Health insurance can feel complicated, especially when you don't yet know what questions you should be asking.

After decades of helping people navigate health insurance, I've learned that the best time to understand your options is before you need to make an important decision.

This guide isn't intended to turn you into a health insurance expert. That's not your job. Instead, I've put together ten of the questions I believe a small employer should ask when considering benefits for the first time.

My hope is that you'll finish with a better understanding of what to expect, what to ask, and how to begin.

Because offering benefits doesn't have to be as intimidating as it may seem.

*Why did I choose the name **Take the Hell Out of Healthcare**? For a very simple reason: after decades of helping people navigate health insurance, I've seen how quickly a healthcare situation can turn into what many of my clients have described as a nightmare. But many nightmares can be prevented—or at least made far more manageable—when you know what questions to ask before you need the answers.*

QUESTION 01

What could offering health benefits do for my business and my employees?

Before answering that question, I would start by asking you one of my own:

What are you hoping to accomplish by offering benefits?

Perhaps you're planning to hire and want to attract quality employees in a competitive job market. Maybe you already have a great team, and employees have begun asking about health benefits. In that case, offering coverage may be an important part of retaining people you value.

Or perhaps there's another consideration that's closer to home: Would establishing a group benefits plan give you, as the business owner, access to coverage that better meets the needs of you and your family?

There isn't one right reason for starting an employee benefits program. The important thing is to identify your reason.

Understanding your objectives gives us a starting point. From there, we can explore whether offering benefits makes sense for your business, your employees—and you.

The Lisa Rule

“Don't start with the insurance plan. Start with what you're trying to accomplish.”

QUESTION 02

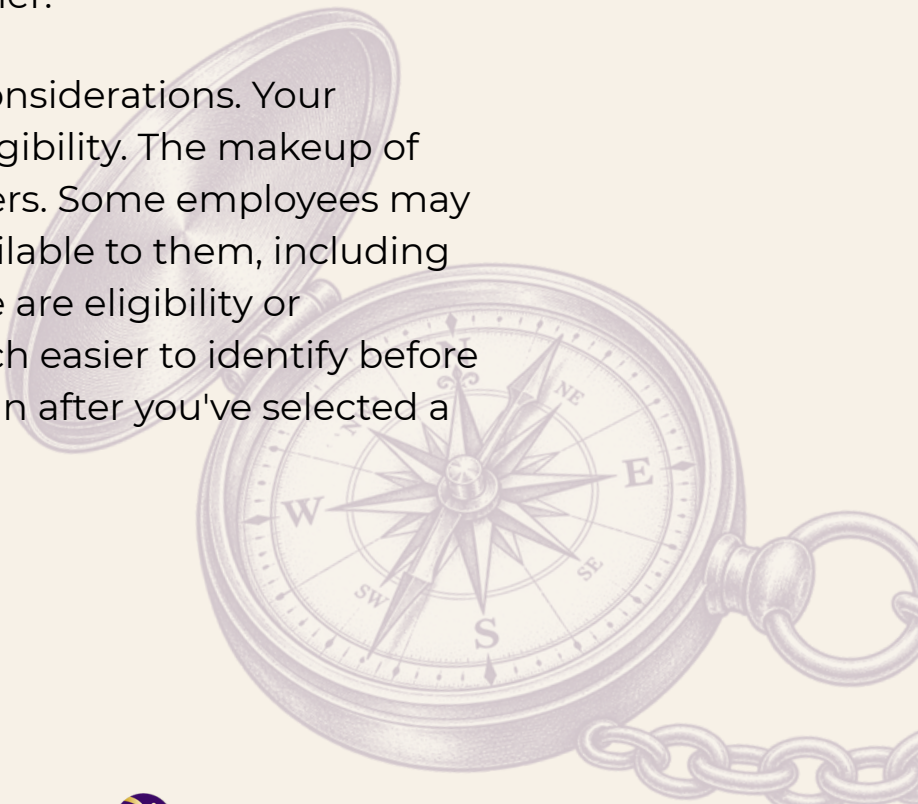
Can I set up a benefits package myself—or should I get professional help?

Technically, yes—you can explore and set up employee benefits on your own.

But the better question may be: Is it wise to do so?

Choosing a health insurance plan involves much more than comparing premiums. There are provider networks to evaluate, different plan designs to understand, carrier options to consider, and employee census information to review. One carrier or plan may be a much better fit for your particular group than another.

There can also be less obvious considerations. Your business structure may affect eligibility. The makeup of your employee population matters. Some employees may have other coverage options available to them, including Medicare. And occasionally there are eligibility or participation issues that are much easier to identify before you begin requesting quotes than after you've selected a plan.



QUESTION 02

Can I set up a benefits package myself—or should I get professional help?

~ Continued

An experienced health insurance broker can help you uncover those issues, narrow down the choices, and explain the trade-offs so you can make an informed decision rather than simply picking a plan from a list.

And the relationship shouldn't end once your benefits are in place.

A good broker will help guide you through implementation and then remain a resource for you and your employees as questions, changes, and problems arise over the years.



The Lisa Rule

*“You don't hire a broker because you can't do it yourself.
You hire one because you shouldn't have to become a health insurance
expert just to run your business.”*

QUESTION 03

Does asking for a quote commit me to anything?

No—and that's the beauty of starting with a quote.

Requesting a quote doesn't commit you to the broker who prepared it, the insurance carrier, or even to offering benefits at all.

Instead, think of the quoting process as a fact-finding opportunity.

Until you see actual options and costs, offering health insurance can feel like a very big—and very vague—idea. A quote begins replacing the unknowns with real information. What might the plans look like? What could they cost? How might the expense fit into your company's budget? Does offering benefits feel realistic once you can see the numbers in front of you?

QUESTION 03

Does asking for a quote commit me to anything?

~ Continued

It also gives you an opportunity to experience working with the broker. Are your questions being answered clearly? Is the broker interested in understanding your business and objectives? Are you being educated about your choices rather than simply being handed a stack of plans and rates?

You may come away from the process ready to move forward—or you may decide the timing isn't right.

Either way, you've gained information that helps you make a better business decision.

The Lisa Rule

*“Getting a quote isn't making a commitment.
It's replacing uncertainty with information.”*

QUESTION 04

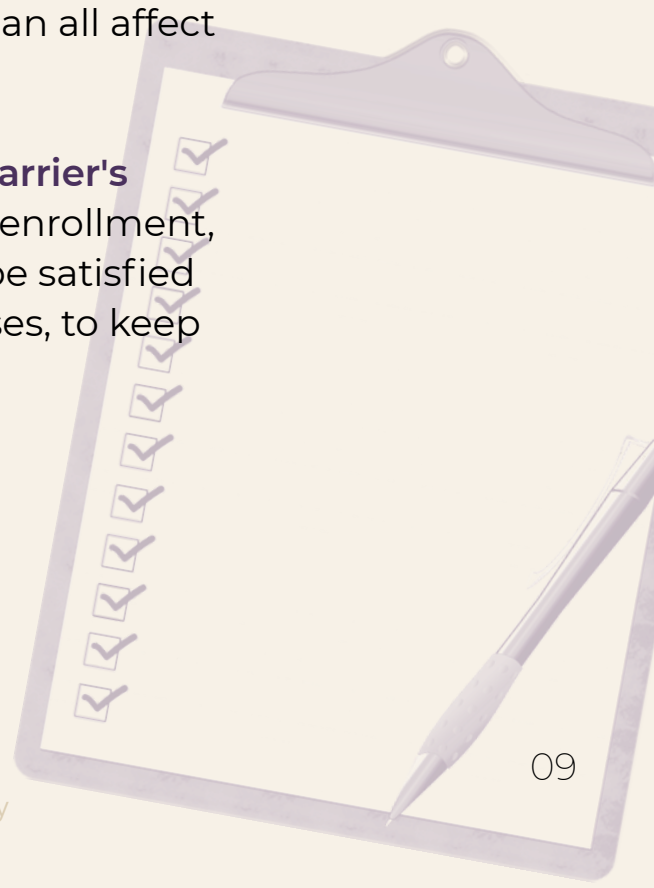
Does my business qualify for small-group health insurance?

That's one of the most important questions to answer at the very beginning.

At first glance, small-group eligibility can appear fairly simple. You may find information stating that a business with as few as one employee can qualify for small-group coverage—but understanding exactly **who counts as an eligible employee** can make all the difference.

For example, being the owner of a business doesn't necessarily mean you satisfy an employee requirement. Your business structure, whether you have eligible W-2 employees, and the makeup of your workforce can all affect whether your company qualifies.

And there can be another layer: **the insurance carrier's requirements**. A carrier may have participation, enrollment, or other underwriting requirements that must be satisfied when a group begins coverage and, in some cases, to keep that coverage in place.



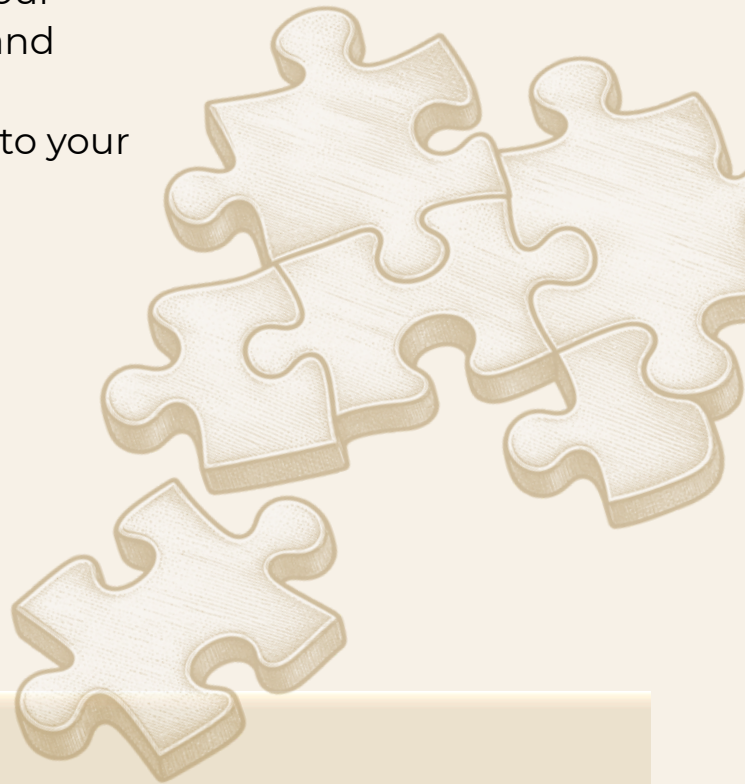
QUESTION 04

Does my business qualify for small-group health insurance?

~ Continued

That's why it's important not to stop at a statement such as “My company has enough people, so we must qualify.”

A knowledgeable broker can look at how your business is structured, who works for you, and which rules apply before you spend time evaluating plans that may not be available to your particular group.



The Lisa Rule

*“When it comes to group eligibility, don't just ask what the rule says.
Ask how the rule applies to your business.”*

QUESTION 05

What information do I need to provide to get a quote?



Probably less than you think.

There is some basic information every broker will need in order to obtain accurate quotes. But I like to go a little further—not because I want to make the process more complicated, but because I want the quotes we review to reflect what you're actually hoping to accomplish.

We'll generally begin with an employee census, including information about any dependents who may be covered. At this early stage, you typically don't need to provide employee names unless you choose to. Basic census information such as ages or birthdates, gender, and which family members may need coverage helps us determine available options and rates.

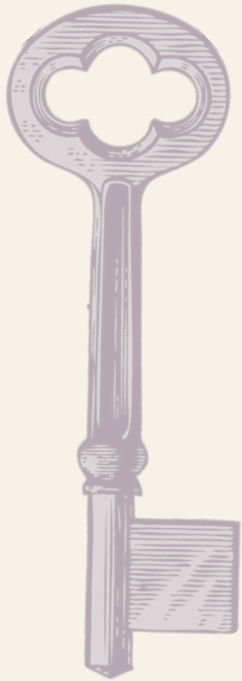
I'll also want to understand some basics about your company, including your business structure and contact information.

But then we get to the information I consider just as important.

QUESTION 05

What information do I need to provide to get a quote?

~ Continued



What matters to you?

Are there particular local hospitals, physicians or healthcare systems you and your employees want access to? What level of benefits would you ideally like to offer? Are you trying to keep employee out-of-pocket costs lower? Is keeping the employer's monthly contribution within a particular budget especially important?

Those conversations help me look beyond simply finding plans that are available and begin looking for plans that may actually be **a good fit.**

The goal isn't to find the richest benefits or simply the lowest premium. It's to find the best balance between the benefits you want to provide and what your business can comfortably afford.

The Lisa Rule

“The best quote isn't necessarily the cheapest quote. It's the one that begins with understanding what matters to you.”



QUESTION 06

What does it cost to work with a health insurance broker?

Happily, this answer is short and sweet: when you work with me, I don't charge you a fee for my time or expertise.

We don't exchange money. I don't send you a bill for our conversations, the time we spend exploring your options, or the work involved in obtaining and reviewing quotes.

That means you're free to ask questions, learn about the choices available to your company, compare plans and decide whether offering benefits makes sense—without feeling obligated to move forward.

So how am I compensated?

When we work together to establish a health insurance plan for your company, I may receive a commission from the insurance carrier. When applicable, that commission is generally paid to me by the carrier as compensation for my work servicing the account.



QUESTION 06

What does it cost to work with a health insurance broker?

~ Continued

And remember what we discussed earlier: **requesting a quote doesn't obligate you to purchase a plan—or to work with the broker who provided it.**

So please, ask questions. Explore your options. Gather the information you need.

That's what the process is for.



The Lisa Rule

“Good advice should help you make a decision—not pressure you into one.”

QUESTION 07

How are small-group health insurance premiums calculated?

This is a great question—and one where the answer can vary depending on **where your business is located**.

Small-group health insurance is subject to federal requirements as well as state-specific insurance regulations. Insurance carriers must follow the rating rules that apply in the state where coverage is being offered, and those rules can affect how premiums are calculated.

The good news is that **you don't need to become an expert in rating methodology to evaluate a benefits package**.

Your broker will gather the appropriate information about your business and the employees and family members who may enroll. That information is then used to obtain rates from the insurance carriers available in your market.



QUESTION 07

How are small-group health insurance premiums calculated?

~ Continued

What I want you to understand is something more important: **a premium is only one piece of the decision.**

When the quotes arrive, it's tempting to look immediately for the lowest number. But a lower premium doesn't necessarily mean better value. Provider networks, deductibles, copays, prescription benefits, out-of-pocket exposure, and the needs of your employees can make two similarly priced plans very different choices.

A knowledgeable broker should be able to explain not only **what your rates are**, but also help you understand **what you're receiving in return for the dollars you and your employees will spend.**

The Lisa Rule

*“Don't just ask, What does this plan cost?
Ask, What am I getting for what we're spending?”*

QUESTION 08

What happens after I decide to offer coverage?

I'm glad you asked. Knowing what to expect in advance can make the entire process feel much easier.

Once you've selected the plan—or plans—you'd like to offer, much of the work begins behind the scenes. I'll coordinate with the appropriate carrier representatives and help prepare the forms and information needed to establish your new group policy.

And yes, there will be forms! This is health insurance, after all.

We'll work through the employer application and collect the necessary enrollment or waiver information from your employees. Depending on the carrier and your preference, much of this may be completed electronically, although sometimes the good old-fashioned paperwork still makes an appearance.

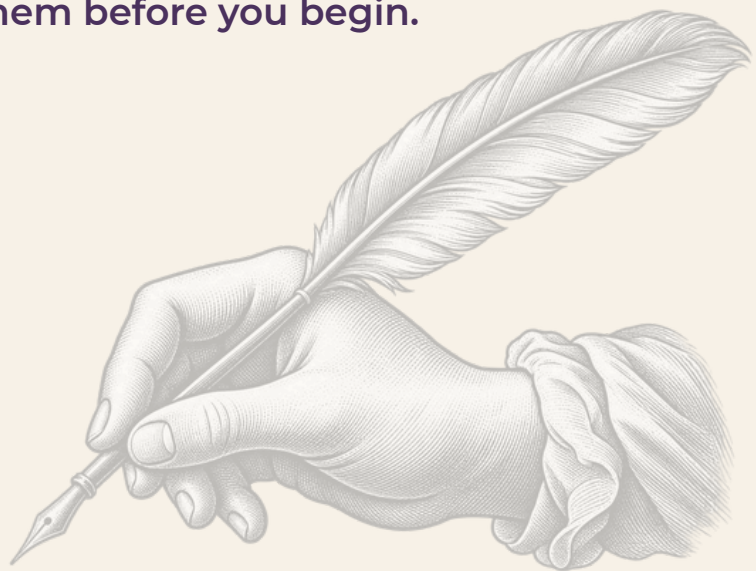
QUESTION 08

What happens after I decide to offer coverage?

~ Continued

While I'm working with the insurance company to move your new coverage through the enrollment process, you'll have a few things to prepare on your side as well. That might include setting up employee payroll deductions, communicating when coverage will begin, and scheduling a meeting to introduce employees to their new benefits. You'll also have enrollment and benefit information available to share with them.

There are quite a few moving pieces, but **you don't need to know how to manage all of them before you begin.**



QUESTION 08

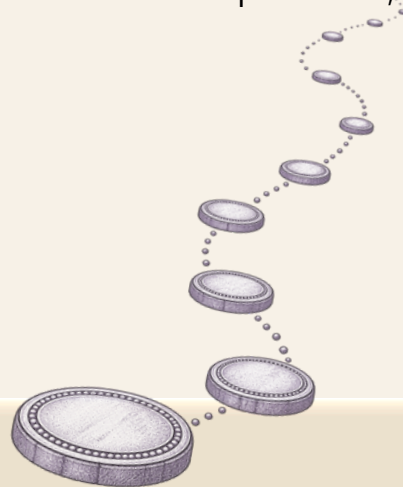
What happens after I decide to offer coverage?

~ Continued

My job is to guide you through the process one step at a time, explain what needs to happen next, and help get your new benefits program off to a smooth start.

And once everything is in place, I'm not disappearing.

The goal is for you to feel comfortable managing the routine aspects of your benefits program while knowing you have an experienced resource to call whenever a question, change, or problem comes up.



The Lisa Rule

*"You don't need to know every step before you begin.
You just need someone who knows the next one."*

QUESTION 09

What kind of ongoing help should I expect from my broker?

Which leads us to the next phase of our relationship—because putting your benefits package in place is really only the beginning.

I like to think of a good health insurance broker as a **bridge, a liaison, a connector, and an advocate** between you, your employees, and the insurance company.

Over time, things change. You'll hire new employees and say goodbye to others. Employees will add family members, experience life changes, and have questions about their benefits. You may encounter enrollment issues, billing questions, or claims that don't seem to be resolving as they should. And, of course, your benefits will eventually come up for renewal.

You shouldn't have to figure all of that out by yourself.

An experienced broker can help you understand what needs to happen, connect with the appropriate people at the insurance company when necessary, help identify what's standing in the way when a problem isn't being resolved, and guide you toward the next step. That's a role I described years ago as being your **personal advocate throughout the life of your policy**—not simply the person who helped you buy it.



QUESTION 09

What kind of ongoing help should I expect from my broker?

~ Continued

There's another benefit that's harder to put on a spreadsheet:
continuity.

The longer we work together, the better I come to understand your company, your employees, your priorities, and the history behind the decisions we've made. When something changes or a problem arises, we're not starting over with a stranger.

That's why I believe the ongoing relationship you develop with a skilled broker can be every bit as valuable as the insurance plan itself.



The Lisa Rule

*"Your broker shouldn't disappear after the sale.
That's when the relationship really begins."*

QUESTION 10

Does it matter what kind of insurance broker I choose?

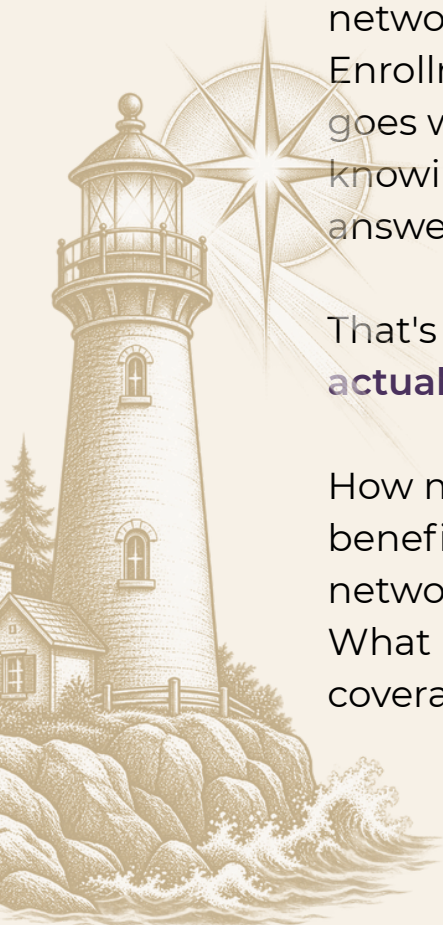
In my opinion, absolutely.

Insurance is a broad profession. Brokers may be licensed in different lines of insurance, including health, life, property and casualty, and some professionals hold licenses that allow them to work across several areas.

But having the appropriate license is only the beginning. Health insurance is a specialty all its own. Plans change. Provider networks change. Carrier requirements vary. Regulations evolve. Enrollment and eligibility questions arise. And when something goes wrong, experience can make an enormous difference in knowing what questions to ask and where to begin looking for an answer.

That's why I encourage you to ask a prospective broker about **their actual experience with health insurance.**

How much of their practice is devoted to employee health benefits? How familiar are they with the carriers and provider networks in your market? Who will help you after enrollment? What happens when one of your employees has a difficult coverage, enrollment, or claims problem?



QUESTION 10

Does it matter what kind of insurance broker I choose?

~ Continued

A broker who handles several types of insurance may be an excellent professional. But if you're looking for someone to guide your company's health benefits, I believe there's real value in choosing someone whose experience is concentrated in that world.

And experience accumulated over many years brings something else: **perspective.**

After you've seen enough renewals, carrier changes, claims problems, enrollment issues, and industry cycles, you begin to recognize questions and potential problems that may not be obvious at first glance.

Ultimately, you're not simply choosing someone to obtain insurance quotes.

You're choosing someone you may rely upon when you don't know what to do next.

The Lisa Rule

“Don't choose a broker based only on what they're licensed to sell. Choose one based on what they're experienced enough to help you solve.”

PRO TIPS FOR EMPLOYERS

8 Dos & Don'ts Before Offering Employee Health Benefits



DO think about what you want health benefits to accomplish for your business and employees.

DON'T offer benefits simply because you think you're supposed to.

DO understand your employer contribution before choosing a plan.

DON'T focus only on the total premium without knowing what your actual employer cost will be.

DO gather accurate employee information before requesting quotes.

DON'T rely on guesses or incomplete information and expect the quote to be accurate or meaningful.

DO compare more than the monthly premium when evaluating plans.

DON'T assume the lowest-priced plan is automatically the best value.

DO ask whether your business qualifies for small-group coverage before getting too far into the process.

DON'T assume that having a business automatically means you qualify for a group plan.

DO understand what help you'll receive after the plan is implemented.

DON'T choose a broker based only on who can produce a quote.

DO ask how your broker is compensated and whether any additional fees apply.

DON'T assume every broker or benefits platform is compensated the same way.

DO understand what you're agreeing to when benefits are bundled with payroll or another business service.

DON'T trade away flexibility or independence without understanding the long-term consequences.

Dear Reader,

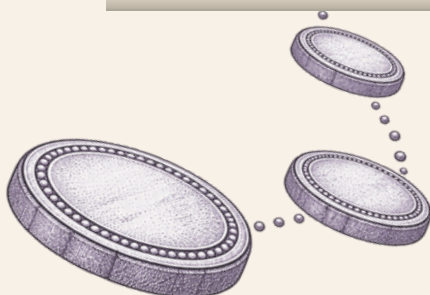
You Don't Have to Figure It All Out Alone.

Offering health insurance is an important decision, but it doesn't have to begin with choosing a plan.

It can begin much more simply—with understanding what you're hoping to accomplish, learning what options may be available, and asking the right questions.

Whether you're considering employee health benefits for the first time or already offer coverage and are wondering whether it's still the right fit, you don't have to know all the answers before you begin.

Sometimes, the next step is simply a conversation.



Hi ~ I'm Lisa.



I've worked in the health insurance industry since 1979 and have been a licensed health insurance broker since 1997. Today, I help small employers, individuals and families, and Medicare beneficiaries make sense of health insurance and the decisions that come with it.

My approach is pretty simple: explain things in plain English, help people understand their choices, and be there when questions—or problems—arise.

I believe a good broker relationship isn't just about helping someone choose a plan. It's about becoming a trusted resource they know they can call when they aren't sure what to do next.

Away from insurance, I'm an artist and lifelong creative. I enjoy photography, digital art, music, and learning new ways to make things—and I share my home with **Hunter, a rather opinionated cat who has never once asked me to explain a deductible.**

That combination of experience, education, advocacy, and a little humanity is what Take the Hell Out of Healthcare is all about.

Ready to Explore Your Options?

If you're considering health benefits for your business—or you're already offering coverage and wondering whether it's still the right fit—the next step doesn't have to be complicated.

We can start with a conversation about your company, your employees, and what you're hoping to accomplish.

No pressure. No obligation. Just a place to begin.

Lisa Dailey Licensed Health Insurance Broker

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This guide is intended for general educational purposes. Health insurance eligibility requirements, carrier availability, plan options, rating rules, and other requirements may vary by state and change over time. Current information should be verified based on your business, location, and circumstances.