



Reformed Benefits Association



## Church Health Insurance Assessment

Is your current provider supporting your ministry?

Finding the right health insurance for your church staff members isn't just about costs – it's about supporting those who work to keep your church ministry moving forward.

This assessment is designed for church leadership teams and/or committees responsible for making insurance decisions – and will help you determine if your current health insurance provider is effective in serving your entire staff and ministry needs (or if it's time for your team to think about switching providers).

## How to Use this Assessment

This assessment should be completed by those responsible for healthcare decisions at your church, whether that's a single administrator, pastor, or committee.

Review the questions below and select one number that best fits your answer per question. When answering, consider the experience of your entire staff, not just your personal experience. Then add the totals together at the bottom of each section.

At the end, you'll review a scoring guide to help you determine if your current provider is meeting your needs, or if it's time to switch (along with next steps if you do need to switch).

## Staff Satisfaction Assessment

If you have/need health insurance benefits for two or more employees at your church, it may be helpful to gather input from your entire church staff through a brief survey or informal conversations before completing this section. This will help you gain their collective feedback, rather than just recording your personal opinion.

Criteria	Ministry Stewardship Support Scale				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Your current benefits package(s) meet the healthcare needs of your staff.	1	2	3	4	5
Your current benefits cover the diverse healthcare needs of your staff.	1	2	3	4	5
Staff members easily use healthcare benefits provided to them.	1	2	3	4	5
Insurance benefits are worth the premium(s) paid by the church and staff.	1	2	3	4	5
It is easy to use your healthcare online portal or app.	1	2	3	4	5
The benefits you have are a positive reflection of the church's care for staff well-being.	1	2	3	4	5
<b>Total score for this section:</b>					

## Cost Comparison

This section evaluates the financial aspects of your current health insurance plan. It may be helpful to compare these metrics against industry standards and your budget constraints. Lower scores may indicate your current provider isn't offering competitive pricing or sufficient value for the premiums paid.

Criteria	Ministry Stewardship Support Scale				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The premium cost-to-deductible ratio allows for responsible stewardship of church resources.	1	2	3	4	5
Annual rate increases are manageable within your ministry's budget.	1	2	3	4	5
Congregation members are happy to contribute to the stewardship funds of staff healthcare.	1	2	3	4	5
There is clarity and transparency of cost structures from your insurance provider.	1	2	3	4	5
Your plan easily provides the ability to bundle options for vision, dental, and prescription coverage.	1	2	3	4	5
Your provider offers free online/community resources to enhance the health of your church staff.	1	2	3	4	5
<b>Total score for this section:</b>					

## Service Level

This section evaluates the operational performance of your current insurance provider. Service quality directly impacts your staff's experience and administrative workload. Low scores here may indicate this is an area where a new provider can make things easier for all of your insured church staff.

Criteria	Ministry Stewardship Support Scale				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Your provider promptly processes your health claims.	1	2	3	4	5
Your staff experiences little to no claim denials.	1	2	3	4	5
Your provider understands the unique challenges of church health care.	1	2	3	4	5
You're easily able to speak with a human about any insurance or claim questions.	1	2	3	4	5
Your provider goes above and beyond by providing customer support for administrators within your church.	1	2	3	4	5
<b>Total score for this section:</b>					



## Communication and Education Quality

This section evaluates how well your current provider helps your staff understand and make informed decisions about their benefits. This is a critical factor in overall satisfaction with the health insurance plan.

Criteria	Ministry Stewardship Support Scale				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
You're given adequate availability of educational resources for decision-making.	1	2	3	4	5
Your benefits provider offers exceptional communication during the open enrollment period.	1	2	3	4	5
Your benefits provider communicates about plan changes and/or options in a timely manner.	1	2	3	4	5
<b>Total score for this section:</b>					



# Scoring Guide

You've made it through your church health insurance assessment! Now it's time to take the total from each section and add them together to get your results.

Section	Score
Staff Satisfaction	
Cost Comparison	
Service Level	
Communication and Education	
<b>Total Score:</b>	

## How to Interpret Your Results:

**20-35 points:** You should give your health insurance provider and plans immediate attention. They aren't helping you properly steward the church's resources.

**36-55 points:** You have real cause for concern, as your current health insurance is not meeting the needs of your church in several important areas. Consider researching other options that better understand faith-based organizations.

**56-75 points:** Your provider gives you adequate coverage, but there is a lot of room for improvement. Your plans meet basic needs, but they don't fully respect your ministry's unique requirements.

**76-90 points:** You're enjoying a strong partnership. Your current provider is serving you well, though minor improvements could enhance your coverage.

**91-100 points:** You are in the sweet spot. Your insurance provider truly understands your mission and provides exceptional value. Stay the course!

## What's next?

If your assessment reveals gaps in your current coverage, we're here to help. At Reformed Benefits Association, we understand your calling and the unique challenges you face as a faith-based organization. With over 1,200 members and 14+ years of experience, we're dedicated to helping church leaders find insurance that supports their ministry.

Let us know if you have any questions. You can either **scan the QR code** or **[click here](#)** to get started in a conversation with your personal benefits advisor.



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