

**WMC Business Services, LLC
Plan Design and Risk Assessment Questionnaire**

**"Insanity: Doing the same thing over and over and expecting different results"
-- Albert Einstein**

The answers to the following questions will help us determine the proper design of your health insurance plan to meet the needs of your staff while containing costs for the company.

Company Name: _____

1. Although the health of each individual is a private matter, the company has a responsibility for the overall health of the group.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	
2. As a provider of health benefits, the Employer has a responsibility to educate and train the participants on how to use their benefits package to maximize their benefits while minimizing the costs for the plan.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	
3. Because Employers pay the majority of health insurance premiums, they have the right to influence their employees' activities by providing education and incentives to help reduce future claim costs.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	
4. Focused intervention programs (disease management /wellness) that can help improve the health of the group should be available with positive incentives for participation.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	
5. Individuals who choose not to comply with disease management or wellness guidelines, which are designed to improve their health and can help control costs for the group, should pay more for healthcare or receive a less rich benefit.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	
6. The Carrier should have a more active role in physician/patient decisions and improving medical outcomes.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	
7. A provider network with the broadest choice of providers is best.					
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree	

8. A provider network that steers to highest quality and best value providers is best.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
9. Choice of plan design(s) to meet differing personal needs is important.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
10. Health insurance should provide peace of mind for healthy participants and protection against financial ruin for high cost claimants.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
11. Slowing the rate of rapidly increasing healthcare costs is best achieved by transferring the costs to the employees by raising deductibles, copays and coinsurance.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
12. Slowing the rate of rapidly increasing healthcare costs is best achieved by improving the health and wellness of the plan participants, by monitoring the overall health of the group with tools that can help predict future large claims and by educating employees how best to utilize their benefits package for their best interest and the best interest of the plan.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
13. Our company wants viable and sustainable options that will lower our expenditures for health insurance and still maintain the highest level of coverage for our employees.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
14. We want to offer a comprehensive benefits package that will give our employees peace of mind and are willing to look at all options with the goal to contain and even reduce overall costs.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree
15. If your group has claims that are lower than expected, would you like to share in the profits with reduced costs for you health insurance program.				
Strongly Disagree	Disagree	Neither Agree / Disagree	Agree	Strongly Agree

Let us know anything else that would be important to you in your health insurance program.