CharterSelect
INSURANCE SOLUTIONS FOR CHARTER SCHOOLS

BENEFITS PRACTICE

SELF-ASSESSMENT FOR SCHOOL LEADERS, BUSINESS MANAGERS & HR DIRECTORS

The Benefits Transparency Audit

Five questions every charter school leader should be able to answer about their current health plan. Answer honestly — each one signals whether your broker is giving you the full picture.

01 Do you have access to detailed claims data broken down by member and category?

Without member- and category-level claims data, you can't see what's actually driving cost — a broker without access to it can't be helping you manage your spend.

YES NO

02 Is your monthly carrier bill reconciled against your employee roster automatically, or does someone do it manually?

Manual reconciliation means paying for people who've left and missing people who've joined — a good broker automates this so your bill matches reality every month.

AUTO MANUAL

03 Do you know whether your plan is fully insured, level funded, or self funded?

Each structure carries different risk, cash flow, and savings potential — if you can't name yours, no one has walked you through what it means for your school.

YES NO

04 Does your staff have access to a price transparency or care coordination tool?

Without one, staff shop blind and use the ER for routine care — a broker who never mentioned this tool isn't helping your people spend their benefit wisely.

YES NO

05 Did your broker walk you through alternative funding structures — like captives or independent level-funded plans — at your last renewal?

If renewal was just a rate increase with no alternatives presented, you were quoted — not advised. A broker doing the work shows you every viable structure, every year.

YES NO

If you answered no to two or more of these, your broker may be leaving money and options on the table. Let's talk.

Aaron Schwen, Founder

aschwen@charterselect.com · 817 727 2490 · charterselect.com

BOOK 15 MINUTES