

Health Audits

Many times companies require audits as a part of normal business practice. Audits are performed as a practice to validate cost of products or services. In the small group health insurance space, this is not a normal practice. There is no way to determine if you are getting what you are paying for with little or no claims data compared to the premium you are paying.

Amwins Connect Administrators has created an opportunity to perform a health audit for small employers to determine if self-funding or fully insured is the most cost effective solution for their employees.

Health Audits Process

The Health Audit process is online and accessible on smartphones, tablets or computers. All employees will receive a link from their employer to go online and access the health audit. The completion of the audit will take anywhere from 5 – 15 minutes depending on the answers to the questions.

This secure process is not a guarantee of coverage. This process will help you and your group decide which benefit option is the most cost effective and practical.

Once all Health Questionnaires are complete, the information is sent to underwriters that determine the best options that are available. Members with favorable risk scores will be eligible for preferred pricing.

Starting the Health Audit

In order to obtain the link for employees to complete the Health Audit, we would need the following information:

Group Name:	
Effective Date:	
Tax ID Number:	
SIC Code:	
Full Address (City, State & Zip)	
County:	
Admin Contact Name:	
Admin Contact Email:	
Admin Contact Phone:	
Dates for the Portal to be Open:	



Field Underwriting

A good way to determine if completing the Health Audit is right for your group and their employees, is to do a little field underwriting. Asking the following questions before setting up the online process can help make the decision for the group if completing the health audits is a good fit for them and their employees.

1. Have any employees or dependents been hospitalized within the last 12 months or expect to be hospitalized in the next 12 months with claims exceeding \$10,000?
2. During the last 36 months, have any employees or dependents been diagnosed or received treatment for any of the following: AIDS/HIV, Cancer, Central Nervous System Diseases, Chronic Heart Failure, Kidney or Liver Disease, Existing Pregnancy, Psychiatric Disorders, Significant Congenital Birth Defects or Disorders, Substance Abuse, Stroke, Diabetes, Arthritis, Infertility, Respiratory/Lung, Thyroid Diseases, Neck or Back, Blood, Bone/Joint, Brain, Heart, Epilepsy, Emphysema/Pulmonary, Intestines, Lupus, Migraines, Pancreas, Skin, Stomach or awaiting a Transplant?
3. Are any employees currently disabled, receiving workers compensation or on COBRA?

