



7 Questions Every Business Owner Should Ask at Health Insurance Renewal

Stop accepting renewal increases without answers. Use this quick-reference guide to uncover hidden costs, hold your broker accountable, and make smarter decisions for your business.

Question	Why It Matters
1. Can you show me my actual claims data for the last 3 years?	You cannot manage what you cannot measure. Full claims data reveals trends and savings opportunities.
2. What percentage of my premium paid for actual medical care?	If less than 80% reaches care, you are funding inefficiency, not healthcare.
3. If my claims drop next year, how much will my rates go down?	Good performance should lead to lower costs, not higher carrier profits.
4. Why am I pooled with companies unrelated to mine?	Generic community-rated pools can penalize efficient, well-run businesses.
5. What alternative funding options have you analyzed for my business?	Level funding, HSAs, and other models may reduce costs and improve flexibility.
6. How does my industry experience compare to what I am being charged?	Rates should reflect your real risks and results, not a generic average.
7. What are you doing right now to lower my costs for next year?	Cost control is year-round work, not an annual renewal meeting.

Ask these seven questions before you sign another renewal.

They reveal whether your broker truly works for you, or for the carriers.

NARFA members gain transparency, data-driven insight, and real savings year after year.