



Employer Broker/Selection Checklist

Employer Name: _____

Broker/Consultant Name: _____

	Item	Yes	No	Not Sure	Notes
	All Employers – Fully Insured and Self-Funded				
1	Does this broker/consultant have a dedicated team to assist us?				
2	Does this broker/consultant exhibit knowledge regarding ERISA?				
3	Will this broker/consultant assist us with an IRS Section 125 Plan Document and SPD (aka Flexible Spending Arrangement)?				
4	[Current Broker/Consultant] Were we provided a Plan Document to facilitate our employees' pre-tax premium deductions?				
5	Does this broker/consultant have good ACA knowledge?				
6	Will this broker assist us, if necessary, with ACA Reporting?				
7	Does this broker/consultant have legal counsel available to us in the event we have compliance issues?				
8	Does this broker/consultant provide us with ongoing education and training?				
9	Will this broker/consultant assist us with CAA requirements for annual RDC Reporting? (Do they know what this is?)				

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10	[Current Broker/Consultant] Did we receive assistance to meet the RxDC Reporting requirement starting December, 2022 and continuing June 1, 2023 and each June 1 thereafter?				
11	[Current Broker/Consultant] Did this broker/consultant provide us with assistance with the CAA Gag Clause Prohibition & Attestation requirement?				
12	Does this broker/consultant assist us with CAA Gag Clause Prohibition & Attestation requirement?				
13	Does this broker/consultant have an active CAA Broker Compensation Disclosure form or statement? Have they provided it to us (annually)?				
14	Is this broker/consultant HIPAA Privacy & Security Compliant? If so, how do you know?				
15	Does this broker/consultant assist us with HIPAA Privacy & Security compliance?				
16	Is this broker/consultant compliant with the DOL/EBSA Cybersecurity Guidance for Service Providers? If so, how do you know?				
17	Is this broker/consultant able to assist us with the DOL/EBSA Cybersecurity Guidance and implementation of required cybersecurity components?				
18	[Current Broker/Consultant] Has this broker/consultant helped us with our 5500 Filing(s)?				
19	Will this/does this broker/consultant help us with our 5500 Filing(s)?				
20	[Current Broker] Has this broker/consultant helped us to strategize our benefit offerings in a competitive talent market?				
21	Will this broker/consultant help us to strategize our benefit offerings in a competitive talent market?				

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	Fully-Insured Employers				
22	Will this broker/consultant provide us with an ERISA Wrap Doc?				
23	Does this broker/consultant utilize a General Agent to run quotes, submit applications?				
24	<i>[Current broker/consultant]</i> Did this broker/consultant provide a benefits administration platform for open enrollment? For ongoing adds/deletes?				
25	Will this broker/consultant provide a benefits administration platform for open enrollment? For ongoing adds/deletes?				
26	[Small Employers] Does this broker/consultant articulate an understanding of the small group market (1-100 employees in CA)?				
27	(Large Employers) Does this broker/consultant articulate an understanding of the large group market 100+ in CA?				
28	<i>[Current broker/consultant]</i> Did this broker/consultant help assess whether our organization is ready to consider a self-funded option?				
29	Will this broker/consultant help assess whether our organization is ready to consider a self-funded option?				
30	<i>[Current broker/consultant]</i> Did this broker/consultant offer strategies to reduce premium costs in an age-rated market as opposed to merely lowering benefit levels?				
31	<i>[Small Group]</i> Will this broker/consultant offer strategies to reduce premium costs in an age-rated market as opposed to merely lowering benefit levels?				
	Self-Funded Employers				
32	Does this broker/consultant have knowledge and experience with self-funded health plans?				

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33	Will this broker/consultant help us find a qualified TPA and other self-funded vendors to assist us with our self-funded health plan?				
34	Will this broker/consultant provide us with an ERISA self-funded plan document and SPD?				
35	Will this broker/consultant provide us with and/or create ACA required SBCs for each of our medical plans?				
36	Does this broker have experience and tools to compare PPOs, EPOs and/or Reference-Based Pricing vendors?				
37	Will this broker/consultant assist us with self-funded plan design, including cost containment provisions?				

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