

Is a Low Deductible Health Plan Right for Your Church?

Score your situation to find the best benefits solution

Reformed Benefits Association

1 Score Your Church



Staff & Family Needs

- ☐ Multiple staff with families +3
- ☐ Staff with chronic conditions +3
- ☐ Recent hires starting families +2
- ☐ Staff postponing medical care +4



Financial Capacity

- ☐ Budget allows 10-15% increase +4
- ☐ Strong emergency fund available +2
- ☐ History of medical assistance +3
- ☐ Board supports better benefits +2



Ministry Impact

- ☐ Staff retention challenges +3
- ☐ Competitive hiring market +2
- ☐ Values comprehensive care +2
- ☐ Medical stress affects ministry +3



Add Up Your Score

20+ pts Choose LDHP

10-19 pts Consider Carefully

0-9 pts Stay Current

2 How to Use This Tool



Check Each Box That Applies

Review each statement and check the box if it describes your church's current situation. Each item has a point value based on its importance to the LDHP decision.



Add Up Your Total Points

Add the point values for all checked boxes. Higher-point items indicate stronger indicators that LDHP would benefit your church.



Find Your Recommendation

Match your total score to the ranges below to get your personalized recommendation for your church's health plan strategy.



Key Factors to Consider

High Priority (3-4 pts): Staff postponing care, budget flexibility, multiple families

Medium Priority (2 pts): New families, emergency fund, competitive market

Important Context: All factors work together to determine best fit

3 Your Recommendation



20+ pts

CHOOSE LDHP

Strong candidate - expect positive ROI through reduced emergency costs and better staff care



10-19 pts

CONSIDER CAREFULLY

Mixed indicators - get detailed cost projections and consider phased implementation



0-9 pts

STAY CURRENT

High-deductible likely sufficient - focus on building emergency funds for future

Ready to Explore Your Options?

Get personalized cost projections and plan details for your church's specific situation

Schedule Your Benefits Consultation