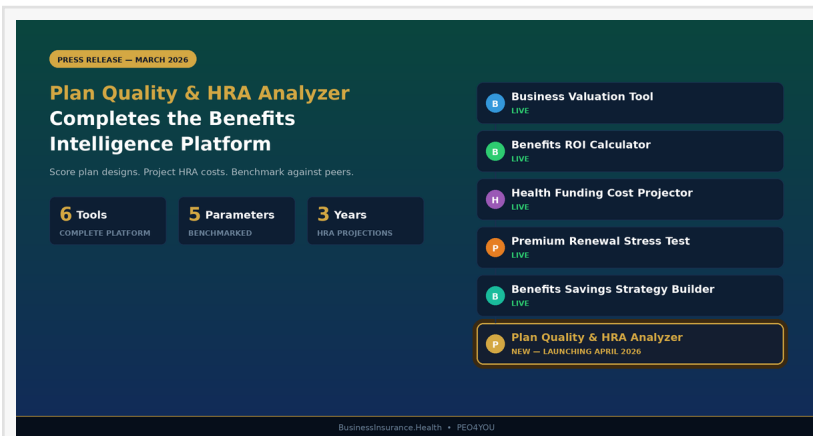


Business Insurance Health Announces Plan Quality Analyzer To Complete Free Benefits Intelligence Platform

Sixth tool will score plan designs, project HRA costs, and benchmark employer competitiveness against peers in the same industry and size category

BOSTON, MA, UNITED STATES, March 29, 2026 /EINPresswire.com/ -- Business Insurance Health has announced the development of a sixth tool for its free Benefits Intelligence Platform

(<https://businessinsurance.health/>): the Plan Quality & HRA Analyzer, with a target launch date of April 2026. The tool is designed to score plan design quality, project Health Reimbursement Account costs, and benchmark employer competitiveness against peer companies.



The Plan Quality & HRA Analyzer is the sixth free tool in the Benefits Intelligence Platform at Business Insurance Health, designed to score plan designs, project HRA costs, and benchmark employer competitiveness.

Five tools are currently live on the platform: the Business Valuation Tool

“

Plan design matters. HRA math matters. Peer benchmarking matters. The sixth tool is intended to address those areas and round out the platform.”

*Sam Newland, CFP® —
Founder, PEO4YOU*

(<https://businessinsurance.health/business-valuation-tool/>), Benefits ROI Calculator (<https://businessinsurance.health/benefits-roi-calculator/>), Health Funding Cost Projector (<https://businessinsurance.health/health-funding-projector/>), Premium Renewal Stress Test (<https://businessinsurance.health/businessinsurance-stress-test/>), and Benefits Savings Strategy Builder (<https://businessinsurance.health/Benefits-Savings-Strategy-Builder/>). These address valuation, ROI, funding strategy, claims risk, and cost optimization, respectively.

The Plan Quality & HRA Analyzer is intended to address a remaining gap: plan design quality

analysis.

Industry Context

Plan design is one of the more complex areas of employer benefits administration. Employers typically choose deductible levels, coinsurance percentages, out-of-pocket maximums, prescription drug tiers, and network types based on broker recommendations or carrier defaults. However, industry surveys suggest that many [small and mid-size employers](#) may lack access to actuarial benchmarking data that would allow them to evaluate whether their plan designs are competitive relative to peers in the same industry and size category.

Health Reimbursement Accounts add additional complexity. IRS rules governing rollover limits, forfeiture provisions, and eligible expenses can make it difficult for employers to project the long-term financial sustainability of their HRA contribution strategies without specialized modeling tools. According to benefits industry research, administrative complexity is frequently cited as a barrier to HRA adoption and effective management.

What the Tool Is Designed to Solve

The Plan Quality & HRA Analyzer will ask employers to input their current plan design parameters, including deductible, coinsurance percentage, out-of-pocket maximum, prescription drug tiers, network type, and HRA contribution amount if applicable. The tool will then benchmark these parameters against peer companies in the same industry and size category, using actuarial data and employer claims databases.

The planned output will include: (1) competitiveness scoring for each parameter (below average,

Six Free Tools. Complete Platform.
The Benefits Intelligence Platform at BusinessInsurance.Health

Business Valuation Tool (LIVE)
Comprehensive business risk assessment across industries
10 Risk Categories • 4 Databases

Benefits ROI Calculator (LIVE)
Full benefits cost-benefit analysis with projections
42 Benefits • 9 Costs Analyzed

Health Funding Cost Projector (LIVE)
Multi-arrangement funding projections and comparisons
7 Arrangements • 10 Categories

Premium Renewal Stress Test (LIVE)
Multi-year renewal scenario modeling and strategy testing
6 Year Projections • 5 Strategies

Benefits Savings Strategy Builder (LIVE)
Actionable savings recommendations for employers
51 Approaches • 90% Coverage

Plan Quality & HRA Analyzer (NEW)
Plan design scoring and HRA sustainability modeling
5 Parameters • 3-Year HRA Model
LAUNCHING APRIL 2024

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Plan Quality Score — Sample Output (SAMPLE)

Parameter	Below Avg	Average	Above Avg	Top Quartile	Rating
Deductible	[Progress bar: ~80% green]				Above Avg
Coinsurance %	[Progress bar: ~90% teal]				Top Quartile
Out-of-Pocket Max	[Progress bar: ~40% yellow]				Average
Rx Drug Tiers	[Progress bar: ~80% green]				Above Avg
Network Type	[Progress bar: ~90% teal]				Top Quartile

Overall Plan Quality Score **78** /100 Above Average

Benchmarked against peers in same industry & size category

BusinessInsurance.Health — Plan Quality & HRA Analyzer

Overview of the six free tools in the Benefits Intelligence Platform: Business Valuation Tool, Benefits ROI Calculator, Health Funding Cost Projector, Premium Renewal Stress Test, Benefits Savings Strategy Builder, and Plan Quality & HRA Analyzer.

Preview of the Plan Quality & HRA Analyzer output showing competitiveness scoring for deductible, coinsurance, out-of-pocket maximum, prescription drug tiers, and network type, benchmarked against peer companies.

average, above average, or top quartile), (2) an overall plan quality score, (3) industry-specific benchmarking, (4) estimated cost and enrollment implications of specific design changes, and (5) HRA financial sustainability projections covering cumulative fund balance over three years, accounting for rollover limits, forfeiture rules, and claims consumption patterns.

HRA Sustainability Analysis

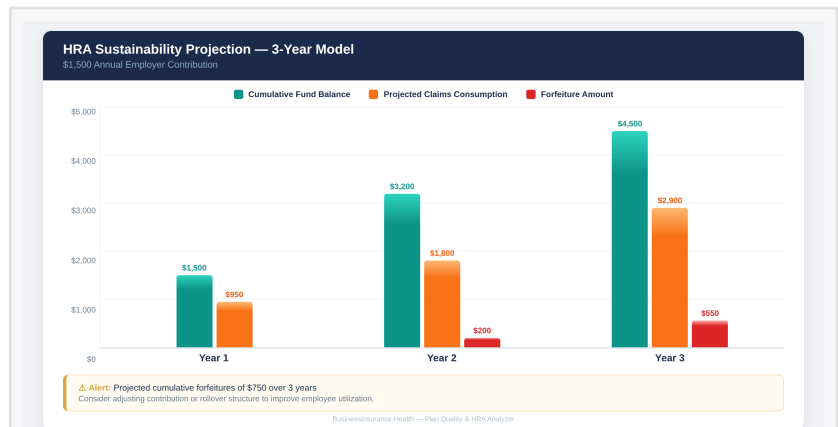
Health Reimbursement Accounts can be effective tools for cost management and pre-tax spending, but they are also administratively complex and subject to IRS limits. Employers may set HRA contribution levels without fully understanding whether the accumulated balance will exceed rollover limits, or whether claims consumption patterns could deplete the fund prematurely.

The Plan Quality & HRA Analyzer is designed to project HRA financial performance over three years, showing cumulative fund balance, projected claims consumption, forfeiture amounts, and the sustainability of the current contribution strategy. For example, if an employer's \$1,500 annual HRA contribution were to result in significant cumulative forfeitures due to rollover limits, the tool would flag that outcome and suggest alternative structures for consideration.

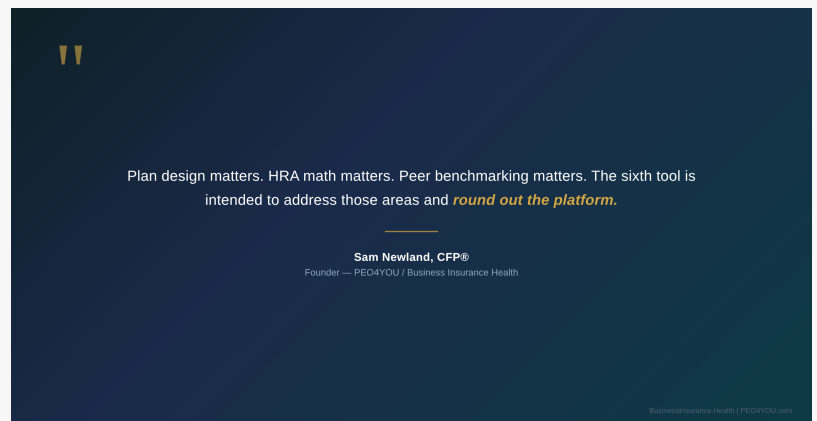
How the Six Tools Connect

Once live, the Plan Quality & HRA Analyzer will complete the six-tool platform. The tools are designed to be used independently or in sequence. An employer could start with any tool and follow navigation links to access related analyses. All tools are free, lead capture is optional, and PDF export is available.

The six tools and their functions are: (1) Business Valuation Tool, which estimates how benefits



Sample HRA sustainability projection showing cumulative fund balance, claims consumption, and forfeiture amounts over three years for a \$1,500 annual employer HRA contribution.



Sam Newland, CFP, founder of PEO4YOU and Business Insurance Health, on the role of plan design analysis and HRA modeling in benefits decision-making.

quality may affect business sale price; (2) Benefits ROI Calculator, which models the financial return of benefits expansion; (3) Health Funding Cost Projector, which compares actual funding costs across plan structures; (4) Premium Renewal Stress Test, which projects multi-year premium trajectories; (5) Benefits Savings Strategy Builder, which identifies cost optimization opportunities; and (6) Plan Quality & HRA Analyzer, which benchmarks plan design competitiveness and projects HRA sustainability.

"We built this platform so employers could access plan design analysis and HRA modeling alongside the other tools they may already be using," said Sam Newland, CFP, founder of PEO4YOU (<https://peo4you.com/>) and Business Insurance Health. "Plan design matters. HRA math matters. Peer benchmarking matters. The sixth tool is intended to address those areas and round out the platform."

Timeline

The Plan Quality & HRA Analyzer enters development immediately, with a target launch date of April 2026. The firm is recruiting benefits consultants and actuarial science graduates to contribute to the project. Early beta testers can request access at businessinsurance.health.

ABOUT PEO4YOU / BUSINESS INSURANCE HEALTH

PEO4YOU, in partnership with Business Insurance Health, is a Boston-based [independent benefits consulting firm](#) founded by Sam Newland, CFP. The firm provides coverage in California (<https://peo4you.com/california-health-plans/>) and nationwide (<https://peo4you.com/nationwide-health-plan-coverage/>), helping small and mid-size employers access enterprise-level benefits, HR support, and cost-reduction strategies through PEOs, [self-funded and level-funded health plans](#), captive insurance, and Taft-Hartley trusts. Its Benefits Intelligence Platform at businessinsurance.health provides employers with actuarial-grade modeling tools. PEO4YOU is part of the Newland Group Insurance family of companies and contributes to a medical debt forgiveness initiative with every client engagement.

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