

Small Business Healthcare Planning Checklist

(2026 Edition)

A practical annual review guide for employers preparing health and benefits strategy, budgeting, compliance, and employee communication for the 2026 plan year.

1. Review Your Current Plan

- Compare total premium spend, renewal changes, and out-of-pocket trends.
- Identify coverage gaps, employee pain points, and network issues.
- Review claims patterns, participation, and any underused benefits.

2. Understand Workforce Needs

- Consider age mix, family composition, locations, and recruiting challenges.
- Ask what employees value most: lower payroll deductions, richer coverage, dental, vision, life, disability, telehealth, or mental health support.
- Determine whether voluntary benefits could improve retention without adding major employer cost.

3. Set Budget & Contribution Strategy

- Establish your total benefits budget before shopping the market.
- Decide which lines should be employer-paid, shared, or voluntary.
- Evaluate tax-advantaged funding options such as HSAs, FSAs, ICHRAs, or QSEHRAs where appropriate.

4. Compare Plan Options Carefully

- Review fully insured, level-funded, and alternative funding options when they fit your group.
- Compare provider networks, prescription coverage, deductibles, and out-of-pocket exposure — not just premium.
- Look at value-adds such as telemedicine, wellness tools, advocacy, and bill navigation support.

5. Confirm Compliance Items

- Verify ACA employer status, affordability testing, and reporting responsibilities.
- Review plan documents, SPDs, ERISA notices, HIPAA privacy practices, and COBRA administration.
- Coordinate with payroll, HR, and advisors so reporting and deductions stay aligned.

6. Prepare Employee Communication

- Build simple open enrollment materials employees can actually understand.
- Explain what changed, what the employer is contributing, and key deadlines.
- Offer enrollment support through meetings, Q&A sessions, or one-on-one guidance.

7. Monitor Year-Round

- Track renewal timing early instead of waiting until the last minute.
- Review claims and utilization trends during the year so you can adjust strategy before renewal.
- Collect employee feedback after enrollment and note recurring service issues.

8. Work With the Right Partners

- Use a broker or advisor who can help with market strategy, compliance coordination, contribution modeling, and employee education.
- Make sure vendors, payroll, and enrollment systems are aligned before implementation.
- Document timelines, responsibilities, and next steps for a smoother rollout.

2026 Planning Watch Items

ACA affordability: 9.96% for plan years beginning in 2026.

ACA reporting: Employers filing 10 or more information returns generally must file electronically.

2026 HSA limits: \$4,400 self-only / \$8,750 family.

QSEHRA planning: Reconfirm annual allowance design and notice timing before the plan year begins.

Fusion Benefits Group

Helping employers evaluate health, voluntary, and ancillary benefits with clearer strategy and cleaner implementation. This checklist is for general educational purposes and should not be treated as legal or tax advice.

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