

BRIGHTADVISOR®

Organizational Health Risk Assessment

Risk Assessment Template with Scoring, Benchmarking, and Action Planning

Why Conduct an Organizational Health Risk Assessment?

An organizational health risk assessment (HRA) provides a data-driven snapshot of your workforce's health profile. This aggregated, de-identified view helps employers understand the health risks that drive healthcare costs, absenteeism, and productivity loss, enabling targeted interventions that improve outcomes and reduce spend.

Approximately 80% of healthcare spending is driven by chronic conditions, many of which are preventable or manageable through early intervention. Identifying risk factors at the population level allows employers to invest in prevention where it matters most.

Risk Categories and Assessment Areas

Assess your organization across these seven risk categories. Each category is scored to create a composite organizational health risk score.

Risk Category	Key Indicators	Score (1-5)	Weight
Chronic disease prevalence	Diabetes, heart disease, hypertension, COPD, cancer		25%
Behavioral risk factors	Tobacco use, physical inactivity, poor nutrition, excess alcohol		20%
Mental health	Stress levels, depression, anxiety, EAP utilization		15%
Musculoskeletal health	Back pain, repetitive strain, ergonomic risk, workers comp claims		15%
Biometric indicators	BMI, blood pressure, cholesterol, blood glucose (aggregate)		10%
Preventive care utilization	Annual physicals, screenings, immunizations, dental visits		10%
Workplace environment			5%

Hazard exposure, shift work,
sedentary roles, job stress

Scoring Methodology

Score	Risk Level	Description
1	Very Low	Metrics significantly better than industry benchmark
2	Low	Metrics at or slightly better than benchmark
3	Moderate	Metrics at industry average; improvement opportunities exist
4	High	Metrics worse than benchmark; targeted intervention recommended
5	Very High	Metrics significantly worse; immediate action required

Detailed Assessment Template

Chronic Disease and Utilization Profile

Metric	Your Organization	Industry Benchmark	Gap
% employees with 1+ chronic condition		40-50%	
% with diagnosed diabetes or pre-diabetes		10-14%	
% with hypertension (diagnosed or uncontrolled)		25-30%	
Average annual healthcare cost per employee		\$6,800-\$8,500	
% of costs driven by top 5% of claimants		50-60%	
		200-300 visits	

Emergency room utilization per 1,000 employees	
Preventive screening completion rate	50-65%
Generic drug utilization rate	85-90%

Behavioral and Lifestyle Risk Profile

Metric	Your Organization	National Average	Gap
Tobacco use rate		14-16%	
% meeting physical activity guidelines		23-28%	
% with BMI in obese range (30+)		35-42%	
Average stress level (self-reported, 1-10)		5.5-6.5	
% reporting poor or fair sleep quality		35-40%	
Average sick days per employee per year		4.0-5.0 days	
Short-term disability incidence rate		3-5%	

Composite Risk Score Calculation

Multiply each category score (1-5) by its weight to calculate a weighted composite score. The result indicates your organization's overall health risk level.

Composite Score	Risk Level	Recommended Action
1.0 - 1.9	Low Risk	Maintain current programs; focus on prevention and engagement
2.0 - 2.9	Moderate Risk	

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		Enhance wellness offerings; target top 2-3 risk areas
3.0 - 3.9	High Risk	Implement comprehensive intervention program; consider disease management
4.0 - 5.0	Very High Risk	Urgent action required; engage health management vendor; review benefits design

Action Planning Template

For each high-risk category identified in your assessment, develop a targeted action plan with specific interventions, timelines, and success metrics.

Element	Risk Area 1	Risk Area 2	Risk Area 3
Risk category			
Current score			
Target score (12-month)			
Primary intervention			
Secondary intervention			
Budget allocated			
Owner/champion			
Launch date			
Measurement frequency			
Success metric			

Follow-Up Protocol

1. Conduct baseline HRA at program launch to establish starting metrics
2. Perform quarterly check-ins on program participation and engagement rates

3. Run mid-year biometric re-screen for high-risk participants (voluntary)
 4. Analyze claims data at 6-month and 12-month intervals for cost trend impact
 5. Re-administer full organizational HRA annually to track population-level changes
 6. Compare year-over-year results against industry benchmarks to validate progress
 7. Present annual findings to leadership with ROI analysis and program recommendations
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Key Success Factors

- Executive sponsorship and visible leadership participation
- Strict HIPAA compliance: all individual data de-identified at the organizational level
- Voluntary participation with meaningful incentives (premium discounts, HSA contributions)
- Multi-channel communication promoting assessment completion
- Integration with existing wellness and benefits programs
- Professional analysis by qualified health data analysts
- Clear connection between assessment results and available resources for improvement

BrightWealth® provides organizational health risk assessments as part of our comprehensive benefits strategy. Our analytics team translates data into actionable insights that drive healthier outcomes and lower costs. Contact us for a complimentary organizational health overview.