HRB Toolkit

SOW + Scope Tools

Partner Coverage Diagnostic

Purpose: A checklist-style diagnostic for identifying scope gaps across enrollment, payment, notices, privacy, support, and evidence.

At a glance

- Resource type: Checklist
- Resource category: SOW + Scope Tools
- Review sensitivity: review-sensitive

Coverage diagnostic matrix

Operating area	Confirm	Gap signal
Enrollment	Who supports education, plan shopping, and enrollment questions?	No named support path
Payment	Who explains payment timing and failed payment routes?	Unclear payment exception process
Reimbursement	Who handles substantiation instructions and exceptions?	Claims-like answers by unreviewed staff
Notices	Who prepares, approves, distributes, and retains evidence?	No delivery evidence owner
Privacy/Data	Who receives data and through what secure channel?	Over-collection or unsecured delivery
Employee Support	Who answers general questions and who routes review issues?	No escalation standard

Checklist

- List every partner and vendor involved.
- Map each partner to duty paths and excluded services.
- Identify overlap, gaps, and unsupported handoffs.
- Confirm notice, reimbursement, privacy, and support responsibilities.
- Retain the coverage map, questions, and review conclusions externally.

Decision questions

- Which partner is the lead lane for each function?
- What does each partner expressly exclude?
- Which handoffs require evidence?
- Which gaps require contract, legal, tax, payroll, privacy, or compliance review?

Review triggers

- Assumed notice, reimbursement, employee support, or privacy responsibility.

Evidence examples

- External coverage map
- Open questions
- Reviewer conclusions

Reminder

This toolkit provides educational and operating-model resources. It does not assign responsibility, manage implementation tasks, replace plan documents, or provide legal, tax, payroll, Medicare, carrier, or individualized benefits advice.

Use this when

- A project has multiple partners and unclear boundaries.

Watch for

- Assumed notice, reimbursement, employee support, or privacy responsibility.

Evidence to retain

- External coverage map
- Open questions
- Reviewer conclusions

Related resources

- HRB Operating Lens
- Five Duty Paths Overview
- ICHRA Ecosystem SOW Template
- Role Code Reference
- Employer Discovery Intake

Educational disclaimer