

Three-Year Roadmap Approaches

Table / Comparison | Part V | From Possibility to a High-Performance Plan | Chapter 29 - Measure, Reinvest, and Keep Improving | Book p. 189

Approach	Cost	Time to first useful result	Difficulty	Best for
Renewal Defense: score the plan, fix the most urgent gaps, and improve the next renewal decision	Low to moderate internal cost; outside data or contract review may add fees	30 days	Low to moderate	Employers facing a renewal soon or lacking basic visibility
Controlled Build: complete the scorecard, establish governance, improve data, review contracts, and test targeted changes over one year	Moderate internal time and possible vendor support	60-90 days	Moderate	Employers ready to move from reactive renewal management to active plan management
Three-Year Transformation: build the full Employer Benefits IQ Operating System, evaluate funding and risk, redesign purchasing and guidance, and manage results as a standing business process	Highest planning effort; may require actuarial, legal, data, and implementation support	90 days for the first dashboard; 36 months for full maturity	High	Employers seeking durable control over healthcare spending and willing to change vendors, contracts, or funding