TPA Technology Selection Checklist

25 ways to evaluate whether your current HSA, FSA, and HRA infrastructure is helping you scale or holding you back

elevate

Most TPAs don't need another feature comparison chart showing a list of technical nuances, features and benefits - though our list is long.

Instead, TPA leaders need a tool that actually helps them see how technology can support larger business needs.

This checklist is designed to help leadership teams evaluate the systems supporting claims, reporting, employer onboarding, member experience, and long-term growth.

Let's get into the details.

elevate

How to Use This Checklist

Use the questions in this checklist to pressure-test your current platform across six areas of your business.

The goal is not to score every answer. It's to identify where manual work, operational drag, or platform limitations may be holding your business back. As you review the questions, note where your team would answer:

1. **Yes, confidently**
2. **Not consistently**
3. **No / not today**

Keep these points in mind

1. **Where are we still relying on people instead of automation?**
2. **Where have workarounds become normal?**
3. **Which recurring tasks frustrate our team the most?**
4. **If we were choosing our platform today, would we make the same decision?**

elevate

1

Claims, Payments & Account Operations

These questions are meant to uncover how much manual effort still exists in the day-to-day administration of claims, reimbursements, and account activity.

1. Can participants quickly receive reimbursements without manual intervention?
2. Can the same card or payment experience work across HSA, FSA, HRA, and commuter accounts?
3. How often does your team need to correct transactions or move claims between accounts?
4. What percentage of claims still require manual review?
5. Are there claims-related tasks your team has simply accepted as part of the job?

Notes

elevate

2

Employer & Member Experience

Many support issues are really technology issues in disguise. This section looks at how much work your platform creates for employers, participants, and your own service team.

1. Can employers complete common tasks without contacting your team?
2. Can participants resolve common issues without calling support?
3. Does your mobile experience match the quality of the web experience?
4. Do employers have access to dashboards and reporting that are actually useful?
5. How much staff time is spent helping employers or participants navigate the platform?

Notes

3

Reporting, Insights & Decision Support

Reporting should help you make decisions, not create more work.

1. Are your most important reports available in real time?
2. Can employers find the right report without assistance?
3. Are you using data to identify issues before clients raise them?
4. Can reporting help drive renewal, utilization, or spend-down decisions?
5. Is your reporting strategy proactive, or mostly reactive to requests?

Notes

elevate

4

Implementation, Configuration & Scalability

Growth gets expensive when every new client, plan change, or operational adjustment requires heavy manual work.

1. How much manual setup is required to launch a new employer group?
2. Could your current platform support significant account growth without a wave of new hires?
3. How often does implementation work depend on custom setup or one-off processes?
4. Is your platform configurable, or does every change require manual work or vendor support?
5. If your business grew by 30% next year, where would your current platform start to strain?

Notes

5

Platform Fit, Integrations & Long-Term Direction

Technology decisions are long-term business decisions. This section is about whether your current platform is built to support where your business needs to go next.

1. Are your integrations scalable, or built one-off for each new partner?
2. Does your platform support modern APIs and ecosystem connectivity?
3. Are uptime, performance, and reliability measured and visible?
4. Does your technology partner have a clear roadmap with visible priorities?
5. If you were choosing your platform today, would you make the same decision?

Notes

elevate

What Stood Out?

If several of these questions were difficult to answer, or surfaced work your team has simply learned to live with, it may be time to take a closer look at the technology supporting your business.

Common signs it's time to re-evaluate

- Your team relies on manual workarounds for core processes
- Claims, reporting, or onboarding still require too much human effort
- Growth would likely require more headcount rather than more automation
- Your technology partner's roadmap no longer feels aligned with your priorities
- You're staying because change feels hard, not because the current platform is clearly the right fit

Questions worth discussing as a leadership team

- Are your priorities aligned with your technology partner's priorities for the next three to five years?
- Have ownership changes, integration efforts, or organizational realignments created uncertainty around product direction?
- Is your current platform helping the business move faster, or creating technical debt and operational workarounds over time?

Next step

One of the biggest concerns we hear from TPAs is what a transition involves. We've got answers. See how other TPAs are making platform changes work in our **Migration Blueprint for a practical guide to transition.**

elevate