

# John Theodore Zabasky Releases Free Employee Benefits Self-Audit Guide

John Theodore Zabasky, founder of WorXsiteHR Insurance Solutions, launched a free 15-minute benefits self-audit to uncover coverage gaps and excess costs.

**Los Angeles, California Jun 16, 2026** ([IssueWire.com](https://www.issuewire.com)) - Insurance and employee benefits executive John Theodore Zabasky has released a free resource aimed at helping everyday workers and small business owners better understand their healthcare benefits before problems arise.

The new resource, called the 15-Minute Benefits Reality Check, is a simple self-audit guide designed to help people identify hidden costs, confusing plan structures, and gaps in healthcare access. The checklist focuses on practical issues such as deductibles, prescription coverage, provider access, and claims reporting.

The release comes at a time when healthcare affordability remains a major issue across the United States.

According to the Kaiser Family Foundation:

- Nearly 30% of insured adults report delaying medical care because of cost.
- Employer-sponsored family health premiums now average over \$24,000 annually.
- About 1 in 4 workers say they do not fully understand their health benefits.
- Millions of part-time workers still lack access to employer-sponsored healthcare coverage altogether.

Zabasky says confusion is one of the biggest problems in modern insurance systems.

“I kept meeting people who technically had insurance but still avoided going to the doctor,” Zabasky said. “If somebody can’t use their benefits because of cost, then the plan is failing.”

The self-audit guide was built to simplify what many people find overwhelming.

“Most people don’t realise where the risk sits until something goes wrong,” Zabasky explained. “A lot of small problems become expensive problems because nobody reviewed the details early.”

The guide walks users through a step-by-step review of their current healthcare setup. It asks practical questions like:

- Can you explain your deductible in one sentence?
- Do you know which prescriptions are covered?
- Would you avoid a doctor visit because of cost?
- Do you know what happens if your claim is denied?

Zabasky says the goal is not to sell products but to improve understanding.

“You don’t need to become an insurance expert,” he said. “You just need to understand enough to spot the warning signs.”

The checklist also reflects Zabasky's broader approach to healthcare and benefits design, which focuses on simplicity, transparency, and real-world use.

"If people cannot explain their own benefits, the system is too complicated," he added. "Good systems should reduce stress, not create more of it."

## **Use This in 15 Minutes**

The free self-audit is designed to be completed quickly.

### **Step 1: Gather Your Current Benefits Information**

Pull out your insurance card, benefits summary, and prescription information.

### **Step 2: Answer the Checklist Questions**

Review each question honestly. Mark any area you do not fully understand.

### **Step 3: Identify Your Biggest Risk Areas**

Look for:

- High deductibles
- Unclear prescription coverage
- Missing primary care access
- Out-of-network confusion

### **Step 4: Create a Short Action Plan**

Write down three things you need clarified or reviewed this month.

## **Common Mistakes People Make Assuming Coverage Means Access**

Many people have insurance but still avoid care because costs remain too high.

### **Ignoring the Fine Print**

Workers often review the monthly premium but never study deductibles or exclusions.

### **Waiting Until There Is a Problem**

Most people only learn how their plan works after a denied claim or medical bill arrives.

### **Forgetting About Prescription Costs**

Medication coverage varies widely between plans. Small differences can create large expenses.

### **Why This Matters Now**

Healthcare confusion creates financial stress for both workers and employers. Small misunderstandings

often turn into delayed treatment, denied claims, or unexpected bills.

Zabasky believes basic education can reduce that pressure.

“People don’t need more jargon,” he said. “They need clear information they can actually use.”

The resource is free and intended for workers, part-time employees, small business owners, and families trying to better understand their healthcare setup.

### **Call to Action**

Readers can use the **15-Minute Benefits Reality Check** today by reviewing their current healthcare plan, identifying unclear areas, and creating a short list of questions for their employer, broker, or provider.

The goal is simple: understand your coverage before you need it.

### **About John Theodore Zabasky**

John Theodore Zabasky is the founder and CEO of WorXsiteHR Insurance Solutions and creator of the HealthWorX Plan, a nonprofit-backed healthcare model focused on underserved hourly and part-time workers. With academic backgrounds in history, business, information systems, and health sciences, Zabasky has spent years studying insurance systems, compliance, and employee healthcare access. His work focuses on building practical, transparent benefit models that workers can actually use.

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