DECISION MASTER® WAREHOUSE

Turn health care data into bottom-line savings

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CLARKE & COMPANY
BENEFITS LLC

Do you have access to reliable health care benchmarking data?

We can show you how your group's health care claims compare to industry, regional and state norms, in order to identify cost and utilization disparities.

Where are the cost drivers in your group's health spending?

Our sophisticated analytics help us dig deep into your real claims data to isolate specific cost drivers that we can address with targeted solutions in order to help manage high health care costs.

Do you have the tools you need to make educated plan design decisions?

Altering plan design is one strategic solution we can implement after analyzing your data, but then we take it one step further. With our plan modeler, we let you "test drive" potential changes so that you can see the impact of a change—before making any decisions.
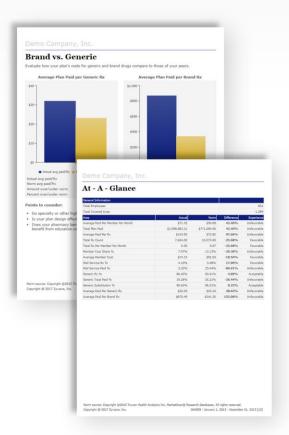
Management Report

This easy-to-read report benchmarks your data against a normative set—with over $82 billion in claims annually—from Truven Health Analytics and the Kaiser Family Foundation, and breaks down comparisons by location, industry and plan type. Explore data comparisons, such as the following items:

- Total health plan costs

- Inpatient and outpatient claims

- Emergency room and office visit utilization and costs

- Claims by major diagnostic categories

- Wellness
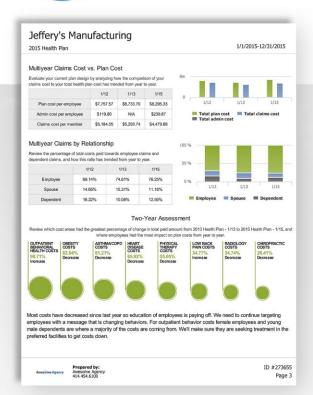
Prescription Management Report

We also offer a prescription drug analysis report to help us assess whether your costs are appropriate and where problem areas may exist. The following are among the categories analyzed:

- Paid summary

- Total member cost share

- Mail service utilization

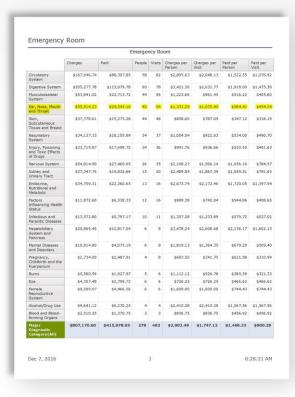- Brand name versus generic utilization

Jeffery's Manufacturing

2015 Health Plan   1/1/2015-12/31/2015

Multiyear Claims Cost vs. Plan Cost

Evaluate your current plan design by analyzing how the comparison of your claims cost to your total health plan cost has trended from year to year.

	1/12	1/13	1/15
Plan cost per employee	$7,757.57	$8,733.70	$8,295.33
Admin cost per employee	$119.80	N/A	$239.87
Claims cost per member	$5,184.05	$5,293.74	$4,479.89

Multiyear Claims by Relationship

Review the percentage of total costs paid towards employee claims and dependent claims, and how this ratio has trended from year to year.

	1/12	1/13	1/15
Employee	69.14%	74.61%	76.25%
Spouse	14.65%	15.31%	11.16%
Dependent	16.22%	10.08%	12.59%

Two-Year Assessment

Review which cost areas had the greatest percentage of change in total paid amount from 2013 Health Plan - 1/13 to 2015 Health Plan - 1/15, and where employees had the most impact on plan costs from year to year.

OUTPATIENT BEHAVIORAL HEALTH COSTS	OBESITY COSTS	ASTHMA/COPD COSTS	HEART DISEASE COSTS	PHYSICAL THERAPY COSTS	LOW BACK PAIN COSTS	RADIOLOGY COSTS	CHIROPRACTIC COSTS
98.71% Increase	82.94% Decrease	81.21% Decrease	65.92% Decrease	55.65% Decrease	34.77% Increase	34.74% Decrease	26.41% Decrease

Most costs have decreased since last year so education of employees is paying off. We need to continue targeting employees with a message that is changing behaviors. For outpatient behavior costs female employees and young male dependents are where a majority of the costs are coming from. We'll make sure they are seeking treatment in the preferred facilities to get costs down.

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Multiproject Reporting

The Multiproject Reporting function allows us to compare up to four different data sets. We can track data trends from year to year, or compare between multiple divisions or locations to isolate opportunities. We've found this useful for strategic long-term planning and evaluation.

Emergency Room

	Charges	Paid	People	Visits	Charges per Person	Charges per Visit	Paid per Person	Paid per Visit
Circulatory System	$167,946.74	$88,307.85	58	82	$2,895.63	$2,048.13	$1,522.55	$1,076.92
Digestive System	$205,277.76	$115,079.78	60	78	$3,421.30	$2,631.77	$1,918.00	$1,475.38
Musculoskeletal System	$53,841.02	$22,713.72	44	56	$1,223.66	$961.45	$516.22	$405.60
Ear, Nose, Mouth and Throat	$55,914.23	$24,545.16	42	54	$1,331.29	$1,035.45	$584.41	$454.54
Skin, Subcutaneous Tissue and Breast	$37,778.61	$15,273.28	44	48	$858.60	$787.05	$347.12	$318.19
Respiratory System	$34,137.33	$18,155.89	34	37	$1,004.04	$922.63	$534.00	$490.70
Injury, Poisoning and Toxic Effects of Drugs	$33,719.87	$17,698.72	34	36	$991.76	$936.66	$520.55	$491.63
Nervous System	$54,814.90	$27,460.05	26	35	$2,108.27	$1,566.14	$1,056.16	$784.57
Kidney and Urinary Tract	$37,347.75	$15,832.66	15	20	$2,489.85	$1,867.39	$1,055.51	$791.63
Endocrine, Nutritional and Metabolic	$34,759.31	$22,360.65	13	16	$2,673.79	$2,172.46	$1,720.05	$1,397.54
Factors Influencing Health Status	$11,872.60	$6,538.33	12	16	$989.38	$742.04	$544.86	$408.65
Infectious and Parasitic Diseases	$13,572.80	$5,797.17	10	11	$1,357.28	$1,233.89	$579.72	$527.02
Hepatobiliary System and Pancreas	$20,869.45	$12,817.04	6	8	$3,478.24	$2,608.68	$2,136.17	$1,602.13
Mental Diseases and Disorders	$10,914.80	$4,075.19	6	8	$1,819.13	$1,364.35	$679.20	$509.40
Pregnancy, Childbirth and the Puerperium	$2,734.00	$2,487.91	4	8	$683.50	$341.75	$621.98	$310.99
Burns	$5,560.59	$1,927.97	5	6	$1,112.12	$926.76	$385.59	$321.33
Eye	$4,357.48	$2,799.72	6	6	$726.25	$726.25	$466.62	$466.62
Female Reproductive System	$9,599.97	$4,466.56	6	6	$1,600.00	$1,600.00	$744.43	$744.43
Alcohol/Drug Use	$9,641.12	$6,270.25	4	4	$2,410.28	$2,410.28	$1,567.56	$1,567.56
Blood and Blood-forming Organs	$2,510.25	$1,370.75	3	3	$836.75	$836.75	$456.92	$456.92
Major Diagnostic Category(All)	$807,170.60	$415,978.65	278	462	$2,903.49	$1,747.12	$1,496.33	$900.39

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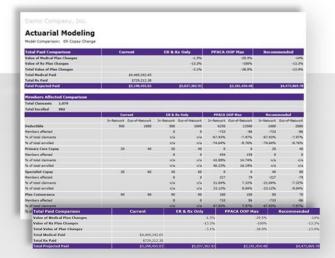
Ad Hoc Analysis

This sophisticated analysis feature allows us to get to the source of problem areas quickly by using IBM Cognos. We offer customized reporting to discover areas of opportunity to help you reduce benefits plan costs. Find health and prescription plan answers, such as the following:

- What diagnoses do my high-cost claimants fall under? What other diagnoses and comorbidities are they affected by?

- Where are the most cost-effective places to go for specific procedures? How much would we save by renegotiating with the providers that have high costs?

- Who is utilizing mail-order versus traditional pharmacy? What is the cost differential?

- How often are generics being utilized when available?

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Alternative Plan Modeling

After identifying cost drivers, you may want to tweak your plan design. The modeling feature helps us try out plan design alternatives to see how changes would impact both your budget and your employees.

For instance, try out different copay or deductible amounts, or model an entirely new plan, such as a health savings account plan.

Disease Profiler

Using reliable data from Truven Health Analytics, the Disease Profiler can show average costs of claims by disease category. With this tool, we can help you achieve the following benefits:

- Predict future costs and budget.
- Negotiate more accurate rates with stop-loss carriers.
- Design and implement a disease management program.

Claims Diagnosis Dashboard

You don't have to be a claims expert to diagnose problem areas and improve profitability within your health plan. You now have a one-click analysis of who, why, what, where and when.

You also have fast access to relevant management reports and recommendations for problem areas.