together we can

move business forward

with data analysis

CLARKE & COMPANY
BENEFITS LLC

At Clarke & Company Benefits, we want to make sure that both employees and employers are maximizing their benefits. For groups with over 100 employees on the plan, we use your actual claims data to identify and analyze areas of your plan that are higher than benchmarks. When your business maximizes its employee benefits, you're able to save money on healthcare costs while staying competitive in the market place. We use our own system, Decision Master Warehouse (DMW), to pick up trends and analyze areas where improvement is needed. Here's how it works:

benchmark
your claims data and compare to local and industry standards

digging deeper
to find problem areas within your group or individual plan

explore solutions
using plan design modeling and ad hoc analysis

implement solutions
to save money and maximize employee benefits and total compensation

19.6
million lives

Over 19.6 million lives in the database to benchmark against.

73.6
billion paid

Total paid claims in the database are $73.6 billion paid on the 19.6 million lives.

230
million unique patients

Since 1995, claims data has been compiled from more than 230 million unique patients.

benchmarking

Our DMW database has over 19 million claimants in the system. Our reports can show how your group's health care claims compare to industry, regional and state norms, in order to identify cost and utilization disparities. DMW uses Truven Health Analytics Marketscan Database and the Kaiser Family Foundation. The database includes one of the largest claims aggregators, nationally representing several databases and containing fully-integrated inpatient and outpatient medical claims and encounters. The norms are further customized to meet the needs of clients based on location (specific state, region, and national norms).

digging deeper

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. We get to the source of the problem areas quickly by using IBM Cognos. We offer customized reporting to discover areas of opportunity to help you reduce benefits plan costs. This helps you to find answers to pressing questions, like:

- What diagnoses do my high-cost claimants fall under? What other diagnoses and comorbidities are they affected by?
- What are our highest cost facitilies? Where are the most cost-effective places to go for specific procedures?
- Who is utilizing mail-order versus traditional pharmacy? What is the cost differential?
- How often are generics being utilized when available?

explore solutions

As we analyze trends and data, we can begin to explore action plans that focus on specific areas of our client's plan that are driving costs. This could be based on conditions, such as diabetes, or services, such as Emergency Room utilization. DMW's 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.

implement solutions

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. We can run data every six months to see the impact that any action plan has on your claims and utilization. Even if you switch carriers, your prior carrier information will remain in our systems.

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