



Discover the Real Costs of Plan Design Changes with a Unique Cost-Projecting Analytical Solution

▶ Employers face a range of unknowns — including cost — when contemplating a change in plan design. As members of United Benefit Advisors®, we can help you make the best decisions for your company with the UBA PriceModelerSM analytical tool. This solution, powered by an OptumInsight database, provides accurate projections of the cost implications from a change in benefit plan designs with the same data used by actuarial consultants to assist in the pricing and management of health insurance products. PriceModeler allows employers to examine a variety of cost-saving options for various benefits, including self-insured plans; large, fully insured plans; and even defined contribution retirement plans.



Why PriceModeler?

Versatile Tool: PriceModeler can help you discover the cost implications of several factors that affect benefits plans, such as:

- ✓ Changes in medical and prescription plan designs
- ✓ Changes in demographics
- ✓ Changes in locations
- ✓ Changes to retention costs or trend

In addition, this tool can:

- ✓ Help employers develop premium rates
- ✓ Analyze regional variations in utilization rates and average medical costs
- ✓ Provides variations in utilization and cost for 459 separate metropolitan areas
- ✓ Integrates MSA charge levels and area Medicare RBRVS payment levels as a basis for unit cost/reimbursement-level development
- ✓ Adjusts utilization expectation based on your company's demographics and locations
- ✓ Allows for combination of HMO and major medical benefit structures for numerous specific medical service categories
- ✓ Provides results that can be projected using a variety of employee/dependent tier options or on a per-member per-month basis
- ✓ Annually updates underlying utilization and unit-cost data

Powerful Data: PriceModeler is powered by OptumInsight's Managed Care Utilization Rate Estimates™ database, which can provide rates in detailed service categories, make adjustments for the level of medical management and more.

For more information, contact: **LHD Benefits**
 Phone: **317.705.1600** — Email: info@lhdbenefits.com