



MEDICAL/RX PLAN INTELLIGENCE (MRPI) CLAIMS ANALYZER SOFTWARE

The factors driving healthcare costs aren't always obvious. What better way is there to understand cost influencers than to create real-life scenarios using actual program data?

The Medical/Rx Plan Intelligence (MRPI) Claims Analyzer does just that. MRPI is a suite of healthcare analysis tools that enables a deeper understanding of benefit cost drivers. Its plan modeling tool applies "what if?" scenarios for an unobstructed view into the impact of real-time variables.

A 'Crystal Ball' into Benefits Data

MRPI features claims analysis and plan modeling for exceptional drill-down detail to help employers understand the impact of variables for fact-based plan strategy and design decisions. Armed with this information, our experts provide strategic guidance to enable better control of healthcare costs. The MRPI software:

- Drills into underlying data
- Focuses on specific dimensions, such as providers, places of service, conditions, chronic diseases, behaviors, network utilization, etc.
- Applies custom filters in real time to uncover hidden problems
- Models the impact of plan design changes, such as deductible, co-insurance, out-of-pocket maximum, co-payment, utilization, fixed costs, network penetration, network costs, medical inflation



MRPI illustrates multiple plan scenarios for exceptional drill-down detail

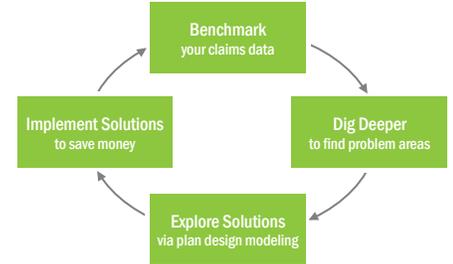
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MRPI enables a deeper understanding of benefit program cost-drivers

A Look Inside MRPI's Scenario-Analysis Capability

MRPI Claims Analyzer provides powerful views of underlying data that can impact benefit program costs, for both the employer and the employee.

The software applies the three major performance influencers—plan design, participant demographics and claims experience—for sound predictive modeling, enabling data-driven decision-making. The application of multi-dimensional filters and controls reveals hidden problems and potential opportunities.



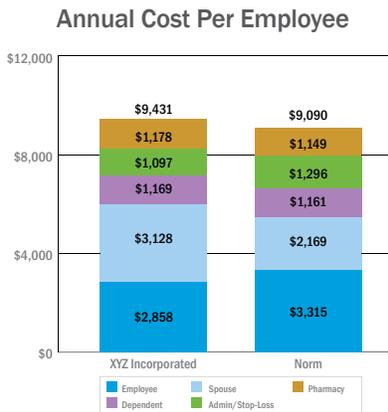
These examples illustrate the scenario-building, analysis and reporting power of MRPI. Normal health plan cost is based on the aggregate experience of the Claims Analyzer client base during the same reporting period.

Synergies360SM

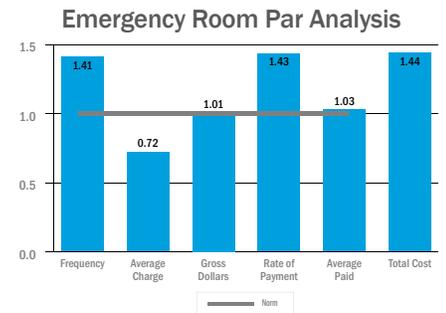
Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.



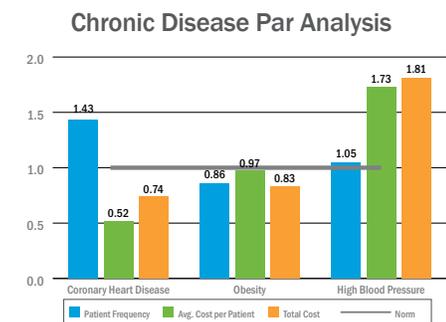
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Benchmark employee, spouse, other dependent, pharmacy and administrative/stop-loss costs against the aggregate experience of the Claims Analyzer client base during the same reporting period.



Benchmark service utilization and cost, in this case, Emergency Room usage.



Gain insights around the prevalence of chronic diseases and the impact on your costs.