

Utilizing Data Analysis for Enhanced Plan Selection

This client, a large, Ohio based manufacturing company with multiple locations in the Midwest, was a prospect two years ago when we first visited with them.

Key Challenges

The company had a diverse employee population that included individuals from many varied socio-economic groups and varying degrees of health and well-being. Their benefit plan design, however, was a cookie-cutter design they had in place for many years, ill-suited for the specific characteristics of the employees and their families. The employees were dissatisfied with the portfolio being offered and the company was not realizing a desirable return on investment for the benefit dollars they were spending.

MBA Solution Presented

By inputting a variety of company specific data and using our data analytics program to better understand the utilization patterns and needs of this prospect's insured population we were able to tailor this group's benefit design, targeting benefits and services most utilized or with the most potential for use, carving out or reducing the scope of certain unnecessary and wasteful benefits. Additionally, the use of analytics enabled us to proactively identify at-risk individuals and provide them with advance care and treatment services to help prevent a more significant health care crisis from developing.

Measureable Results

Instead of leaving a broad-based benefit plan design that failed to address the most pressing needs of their employees, we were able to convince this company to make the necessary modifications to, promoting health and longevity among its employees and their families.



Through a combination of the redesigned benefit program and addressing potentially significant health events before they occurred, large claim utilization dropped by 14% and the company saved over \$115,000 in the second year.