

# Optimize your plan designs by leveraging the BenInsights<sup>®</sup> toolkit of analytics and expertise



Confidently select carriers that offer the best balance of cost-efficiency and coverage for your unique employee base with our data-backed insights. Our comprehensive approach analyzes your unique employee demographics, top medical cost drivers, and biometric trends to tailor cost-effective solutions. By leveraging publicly available price transparency data and examining usage patterns across care settings, we provide you with the tools to optimize your network and help you strategize your approach.

BenInsights also assesses pharmaceutical spend and opportunities with high-cost claimants, condition-specific carveouts, reinsurance levels, and other key cost drivers, offering insights as you implement appropriate expense mitigation programs manage current and future costs effectively.

A self-funded benefit plan analysis based on a public healthcare technology and services company with more than 2,800 employees revealed key cost management opportunities, such as:



## MEDICAL

- Admin fees
- Network Selection
- Direct Contracting

10%



## PHARMACY

- Rebates
- Discount
- Management

4%



## REINSURANCE

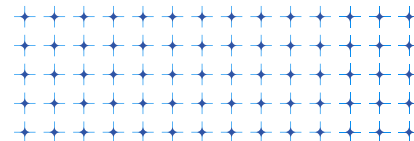
- Deductible levels
- High-cost claimant risk

1%

**Total Opportunity\***

**15%**

\*Note: This is an illustrative example of opportunities identified based on this employer and their self-funded benefit plan design and claims. This is not realized savings. Each analysis may produce different results and some analyses would not be applicable to a fully-insured medical plan.



## Sustain your assessments and sustain benefit optimizations

Powered with comprehensive analytics and equipped with all the information you need—your ongoing due diligence will reduce your compliance risk and you will be empowered to work effectively with your carriers or through your broker to drive change. This continuous oversight is key to responding promptly to changing conditions and aligning your health plan with market dynamics and regulatory requirements.



## Experience the future of benefits management

BenInsights®, our award-winning data platform coupled with our industry-leading expertise, helps you harness the power of trusted insights to help optimize and improve outcomes. Empowering you to confidently maintain compliance and cost control in a rapidly shifting landscape. Claritev is ready to work with you to inform your decisions with data-driven insights that will lead to healthier employees and a healthier bottom line.



### Sources:

1. Executive Summary | Business Group on Health ([businessgrouphealth.org](https://businessgrouphealth.org))

*Nothing contained herein constitutes, or is intended to constitute, legal advice from Claritev. Claritev does not determine benefits availability and does not exercise any discretion or control as to benefit plans' regulatory compliance or benefit plan assets, with respect to policy, payment, interpretation, practices or procedures. Plan sponsors retain full and final authority to exercise discretion for their benefit plan designs, changes to benefit plans and their operations.*