

fact sheet...

## PriceMODELER<sup>SM</sup>

### Health Care Utilization and Cost: Normative Benchmarks

The **UBA PriceMODELER<sup>SM</sup>** provides you the same data used by actuarial consultants to assist in the pricing and management of health insurance products.

Reden & Anders Managed Care Utilization Rate Estimates (MCURE<sup>TM</sup>) database underlies the calculation engine.



#### Using MCURE provides for:

- Utilization rates in detailed service categories
- Adjustments to reflect regional variations in utilization
- Adjustments for the age and sex of the population being modeled
- Adjustments for the level of medical management in the plan

#### Who Can Benefit from the UBA PriceMODELER<sup>SM</sup>?

- Self-Insured Employers
- Defined Contribution Programs
- Large, fully-insured Employers



## Benefits Modeling Tool Assists Employers in Making Business-Critical Decisions

The **UBA PriceMODELER<sup>SM</sup>** enables our firm to provide clients with accurate projections of the cost implications of changes to their benefit plan designs. Companies can now easily explore a wide range of cost-saving options, while immediately seeing the impact on total costs and premiums.

#### What are the benefits?

- Determine the cost implications of:
  - Changes to Medical/Rx plan designs
  - Changes in demographics
  - Changes in locations
  - Changes to retention costs or trend
- Develop Premium Equivalent rates
- Analyze regional variations in utilization rates and average medical costs

#### Key features include:

- Variations in utilization and cost for 459 separate Metropolitan areas
- MSA charge levels and area Medicare RBRVS payment levels are integrated as a basis for unit cost/reimbursement level development
- Adjusts utilization expectations based on your company's demographics and location(s)
- Allows for combinations of HMO and major medical benefit structures for numerous specific medical service categories
- Projections can be based on normative benchmarks, your company's actual experience, or a blend of both
- Results can be projected using a variety of employee/dependent tier options or on a per member per month basis
- Underlying utilization and unit cost data is updated annually



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