

Benefit Informatics has partnered with Health Cost & Risk Management to offer customers a comprehensive clinical and management view into claim data utilizing predictive modeling technology from MEDai, the industry's leading predictive modeling provider.

Managing risk requires constant attention to detail. Identifying high risk individuals through clinical predictive modeling is a primary step in managing risk. The MEDai predictive modeling system is now available through an innovative strategic alliance with HCRM.

People with Chronic Conditions Account for 78 Percent of All Health Care Spending

78%
Health Care Spending
for People with Chronic
Conditions

22%
Health Care Spending
for People without
Chronic Conditions



Source: Medical Expenditure Panel Survey

Health care costs continue to increase at double-digit rates. A rising incidence of chronic disease, newer, more expensive medical technology and drugs, along with an aging population have combined to significantly increase costs for self-insured employers providing employee benefits. Employer responses to this situation include transferring more costs to employees, installing high-deductible plans and reducing benefits.

TPAs and other benefits administrators are working on behalf of their employer group clients in seeking solutions to control costs and utilization. Clinical predictive modeling, offered in conjunction with disease management and employee wellness programs, has become the preferred choice of many TPAs. Benefit Informatics now offers access to the industry's premier clinical predictive modeling program from MEDai. This service is available through a business relationship with Health Cost & Risk Management.

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Transform claim data into actionable management information to **understand, predict** and **lower** benefit costs

- Identify individuals with a high risk of costly medical conditions
- Accurately predict the future cost of individuals based on their clinical condition
- Identify members with chronic diseases not in compliance with National Standards of Care



Benefits of Predictive Modeling:

- Creates a detailed clinical history based on claims data
- Results are posted in a web-based reporting tool operated by MEDai
- Reports detail cost history, forecasted cost, gaps in care for each member
- With modeling data, administrators and employers can steer members into disease management programs to improve health and lower costs
- Better stop-loss rates and less disclosure requirements by reducing perceived risk