

fact sheet...

PriceMODELER^{UBA SM}

Normative Benchmarks

The **UBA PriceMODELERSM** 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[™]) 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 PriceMODELERSM?

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



Benefits Modeling Tool Assists Employers in Making Business-Critical Decisions

The **UBA PriceMODELERSM** 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