

Health Plan Evaluator

Simplifying health benefit decisions.

Better Care and Healthier Budgets

Health Plan Evaluator ensures that your employees make the most cost-effective decisions about their health plan benefits. For example, a large self-funded employer program used our tool to increase high-deductible plan elections from 5 percent to 21 percent in just three years. With results like these, you not only have better-informed and more satisfied employees, you also have better control of your healthcare budget.

Health benefit plans are more complex than ever. To choose the right plan, employees must consider all plan options as well as estimate potential costs for the coming year. Without access to the right data, it can be difficult for them to make the most cost-effective decision.

Conduent helps you simplify the decision process with Health Plan Evaluator. It's a powerful tool that enables employees to make crystal-clear decisions about their health plan options. Its Web-based interface provides an intuitive way to review the details of all available plans, while its modeling programs make it easier to predict future costs. With our tool, your employees can easily choose the option that best suits their needs.

Health Plan Evaluator enables your employees to use actual claims data from payers, providing personalized, accurate utilization and spend information. And if the claims are unavailable, they can simply plug in their own estimates. In either case, they can immediately receive guidance on available benefits and make better-informed decisions about their lowest-cost plan options.

More Informed Decisions in Four Simple Steps

Here's how Health Plan Evaluator works:

1. Plan options and benefits are laid out for comparison. While this is usually the only information employees have available to them, our Health Plan Evaluator takes the process much further.
2. Employees are given access to their personal healthcare claims data from the previous year. This information can be easily edited to increase or decrease dollars or utilization for the coming year. We also enable employees to adjust for dependents covered by the plan.
3. Employees are shown a comparison of their out-of-pocket costs based on their adjusted claims experience for each plan option available to them. (If historical claims data are not available, Milliman benchmark values are used.)
4. Finally, we offer employees calculators for Flexible Spending Accounts and Health Savings Accounts to help them estimate expenses and contributions for the coming year.

You can learn more about us at www.conduent.com/govhealthcare.