



Discover the real costs of plan design changes with a unique cost-projecting analytical solution

▶ Employers face a range of unknowns — including cost — when contemplating a change in plan design. As members of United Benefit Advisors®, we can help you make the best decisions for your company with the UBA PriceMODELER<sup>SM</sup> analytical tool. This solution, powered by a Reden & Anders database, provides accurate projections of the cost implications from a change in benefit plan designs with the same data used by actuarial consultants to assist in the pricing and management of health insurance products. PriceMODELER allows employers to examine a variety of cost-saving options for various benefits, including self-insured plans; large, fully insured plans; and even defined contribution retirement plans.



## Why PriceMODELER?

**Versatile Tool:** PriceMODELER can help you discover the cost implications of several factors that affect benefits plans, such as:

- ✓ Changes in medical and prescription plan designs
- ✓ Changes in demographics
- ✓ Changes in locations
- ✓ Changes to retention costs or trend

In addition, this tool can:

- ✓ Help employers develop premium rates
- ✓ Analyze regional variations in utilization rates and average medical costs
- ✓ Provides variations in utilization and cost for 459 separate metropolitan areas
- ✓ Integrates MSA charge levels and area Medicare RBRVS payment levels as a basis for unit cost/reimbursement-level development
- ✓ Adjusts utilization expectation based on your company's demographics and locations
- ✓ Allows for combination of HMO and major medical benefit structures for numerous specific medical service categories
- ✓ Provides results that can be projected using a variety of employee/dependent tier options or on a per-member per-month basis
- ✓ Annually updates underlying utilization and unit-cost data

**Powerful Data:** PriceMODELER is powered by Reden & Anders' Managed Care Utilization Rate Estimates<sup>TM</sup> database, which can provide rates in detailed service categories, make adjustments for the level of medical management and more.

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