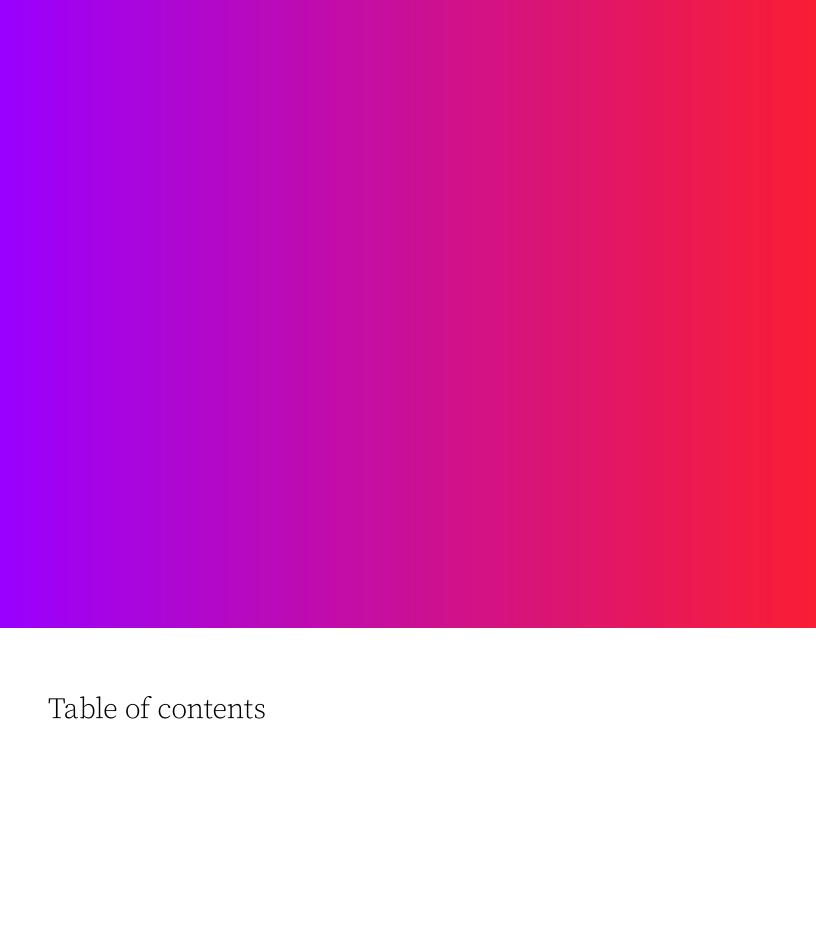
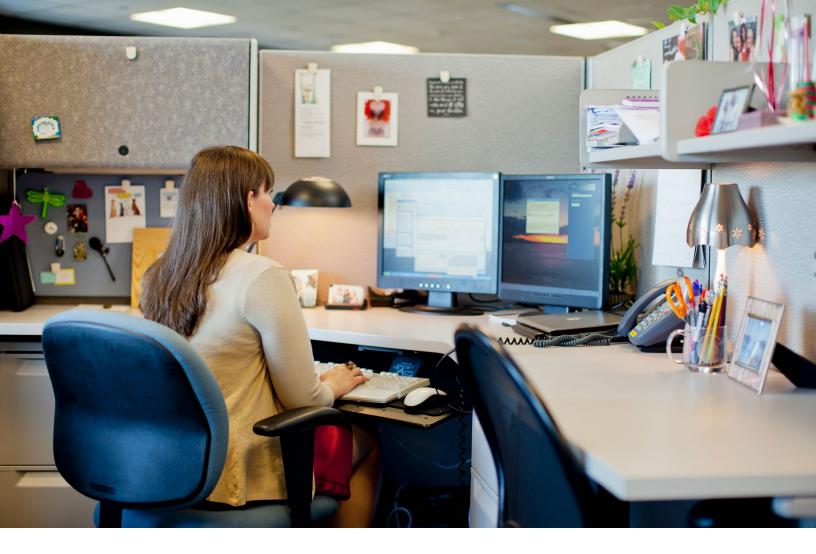


6 ways benefits advisors can become indispensable to their clients

How benefits advisors use Truven solutions to help clients reduce costs, improve quality of care and stay ahead of trends







Introduction

Benefits advisors — consultants, brokers and benefits administrators — are serving more clients with fewer staff of their own. And the scope of your clients' needs and expectations is only growing.^{1,2}

Employers are relying on partners like you to help them make strategic decisions in a world that seems as unpredictable as ever. Benefits staff are feeling the pressures of rapid regulatory changes and market evolution unlike anything the industry has seen before.

You need a force multiplier. Truven™ provides powerful analytics and solutions built on a deep knowledge of the healthcare industry. With more than five decades of experience, our perspective makes us uniquely qualified to help you and your clients anticipate the future and meet their strategic goals.

When benefits advisors come to Truven with their challenges, we help you extend your capabilities and strengthen your client relationships. Here are six examples.

"It's hard to wrap my head around all the data I get from carriers."

Solution

Centralize your clients' data and insights using a multiclient data warehouse. Truven Health Insights aggregates your employer clients' critical healthcare data across all vendor types and adds layers of intelligence to help you make sense of it all. It empowers you to help clients understand their benefit trends.

The vendor types could be anything from medical and drug to custom data types (unique program data, financial risk scores and socioeconomic factors). The data intelligence comes in the form of medical episode groupers, diagnostic cost groupers and risk scores. And rigorous data management processes ensure you have reliable, trustworthy data that's ready to leverage for analytics and insights.

So instead of uniquely formatted reports and different benchmarks for each carrier, Health Insights standardizes data across carriers and makes it simple to deliver the same set of reports across clients. And with self-service dashboards and off-the-shelf templates, you can quickly unlock the information you need to make decisions.

Health Insights can help you sell more services to your existing clients. Our powerful analytics can reveal opportunities to better serve an at-risk segment of an employee population — for example, identify a client who might benefit from a diabetes management program.

Health Insights also links with Truven's national benchmarking data from MarketScan® to help users make direct comparisons with similar employers in their industry.



"My clients want to offer personalized health guidance to their employees, and they're looking to me for help."

Solution

Pick a partner who shares the same mission — and has the technology and expertise to back it up.

When you partner with us, you gain access to a bench of experts with deep healthcare industry expertise. Together, we'll uncover insights to inform benefit strategy and care intervention. Our customized analytics solutions can help make you indispensable to your employer clients.

Truven's experts can help you answer key questions about your employer clients' populations:

- Are there gaps in care within their workforce?
- Are specific employees at risk for certain conditions?
- Are there wellness programs that can help improve outcomes?

More than 40

OF THE FORTUNE 100 WORK WITH TRUVEN

USE CASE 03

Challenge

"I want to dedicate in-house resources to revenue-generating activities instead of developing and maintaining analytic tools."

Solution

License the industry's most robust and comprehensive catalog of healthcare-specific analytic methods.

There's no need to reinvent the wheel. Truven Flexible Analytics methods have been honed over decades and continue to evolve. We can surface actionable insights derived from over 20 data analytics methods and models to optimize performance and realize savings for your clients. Examples include:

- Medical Episode Grouper
- Diagnostic Cost Groups
- Risk-Adjusted Medical Episode Grouper
- Outpatient Event Grouper
- Inpatient Admission Grouper
- Disease Staging
- Service Categories
- MarketScan Benchmarks
- Redbook Pharmacy Reference

20 +

DATA ANALYTICS METHODS AND MODELS

"My clients need to ensure their employees are choosing the plans that fit them best."

Solution

Offer personalized tools that help employees make better, more cost-effective choices. Informed by actual claims data, Truven Benefits Mentor offers a truly personalized plan recommendation. Unlike other online tools that rely on self-reported data, Benefits Mentor provides real, predictive value alongside educational content to support employee decision-making.

Benefits Mentor can help you meet your cost and enrollment objectives by tracking performance, cost and ROI. By incorporating Benefits Mentor into open enrollment, your clients can increase employee engagement and satisfaction with their benefits and provide them with better value.

Manufacturing company

Improve benefits selection and decision making

Looking to make it easier for employees to understand the financial impact of health benefits options, <u>one large manufacturing company</u> combined Benefits Mentor with claims analysis from Health Insights. That made it possible to create personalized financial breakdowns based on household claims history, providing meaningful context to help employees think about their future healthcare needs. The results speak for themselves: 78% of members that used the tool selected the best-fit plan for their family.



"My clients need to offer price transparency to satisfy both regulations and employee expectations."

Solution

Provide accurate estimates of healthcare costs, personalized for each consumer. The combination of new transparency regulations and empowered consumers means that accurate cost information is a necessity. Truven Treatment Cost Calculator is an easy-to-use online tool that helps patients make more informed decisions on the services and providers they use for healthcare.

Behind the intuitive interface, Treatment Cost Calculator uses current accumulators that are personalized to the consumer's benefits, deductibles, providers and location. The highly accurate out-of-pocket cost estimates help your employer clients comply with regulations while helping employees become better-educated healthcare consumers.



"I need reliable market data to help make smarter business decisions."

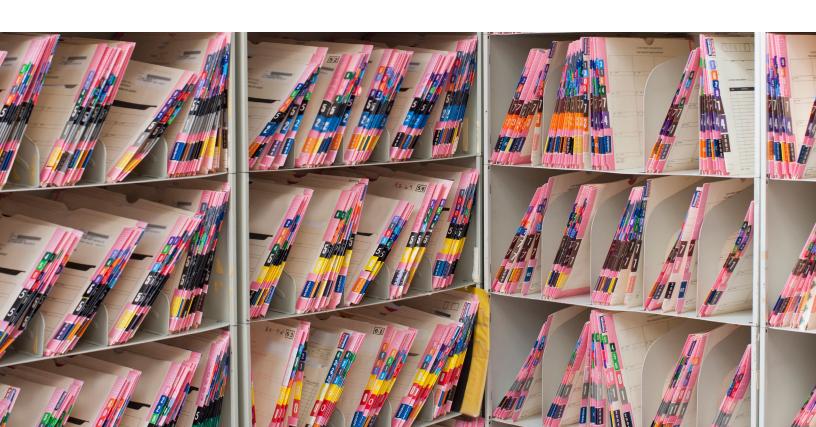
Solution

Gain the insights you need from comprehensive, real-world data.

MarketScan Research Databases provide de-identified, longitudinal, patient-level claims and specialty data for more than 293 million unique lives. We can help you size the market, understand which locations and industries to target, and make decisions around pricing and actuarial models. Our benchmarking tools provide a clear view of trends to position you for greatest advantage.

MARKETSCAN RESEARCH DATABASES PROVIDE DE-IDENTIFIED, LONGITUDINAL, PATIENT-LEVEL CLAIMS AND SPECIALTY DATA FOR MORE THAN

293 million unique lives



Continue the conversation

Achieve more with realworld data, industry-leading analytics and deep expertise

Just as your clients turn to you as an expert resource, Truven can be the same for you. Talk to us about our consultative approach to solving business challenges using data and advanced analytics.

Schedule a call to find out how we can help you serve your clients. Not ready yet? Visit merative.com/healthcareanalytics to learn more.

About Truven

Truven by Merative is a portfolio of healthcare data and analytics solutions, backed by 40 years of deep healthcare expertise. We provide trusted insights and proven expertise to help employers, health plans, life sciences organizations, and government agencies drive better health and financial outcomes. With market-leading solutions like Health Insights and MarketScan, Truven serves 7 of the top U.S. health plans, over 40% of the Fortune 500, and the top 20 global pharmaceutical companies.

Learn more at merative.com/truven.

About Merative

Merative provides data, analytics, and software for healthcare and government social services. With focused innovation and deep expertise, Merative works with providers, employers, health plans, governments, and life sciences companies to drive real progress. Merative helps clients orient information and insights around the people they serve to improve decisionmaking and performance.

Learn more at merative.com.

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