



Actuarial Services

Who can benefit?

- Self insurance employers
- Large, fully insurance plans

Our actuarial Services for health and welfare plans are provided to assist in the management of your benefit programs. Our actuarial expertise and tools will assist you in controlling costs, projecting future costs, negotiating contract renewals, establishing reserve requirements and pricing benefits.

Our staff expertise is derived from *real world* experience in the actuarial and underwriting department of a major health insurance company. In addition, we have actuarial software tools that assist with our analysis:

- **Price Modeler** was developed and is used by Reden and Anders, the largest actuarial consulting firm in the U.S. With Price Modeler we are able to 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
- **D2Hawkeye Explorer** is a predictive modeling tool that identifies potential large healthcare claims that can be prevented before they occur. It also provides excellent reporting on which we can base actuarial calculations. A few of the benefits you derive from D2Hawkeye Explorer are:
 - Getting **actionable** claims utilization reports
 - Preventing large claims before they occur
 - Managing costs for chronic conditions
 - Identifying low cost networks and providers

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If you have questions or need further information, contact us!
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