

ABC Company

**Overview**

Best-Fit Plan Analysis

Forecasted Enrollment

What-If Analysis

Reporting

**Overview**

PLANselect Analytics helps assess employee health plan selection results on budgeting and benefit plan strategies. Many factors will impact plan choice, like year-over-year plan changes or premium adjustments, and even employee comfort with their current selection. The Best-Fit Plan Analysis, Forecasted Enrollment, and What-If Analysis tabs will enable you to better understand the plan choice that is the best fit under differing employee circumstances and how employees' best-fit choices will impact enrollment and costs.

**Summary Observations**

The Enrollment Projections chart shows the optimal distribution of plan choices for each tier. The table below highlights the financial implications if each employee picked the optimal plan:

**2.92%**

Increase in Employer Benefits Expense

**57.2%**

Enrollment in the HDHP Plan

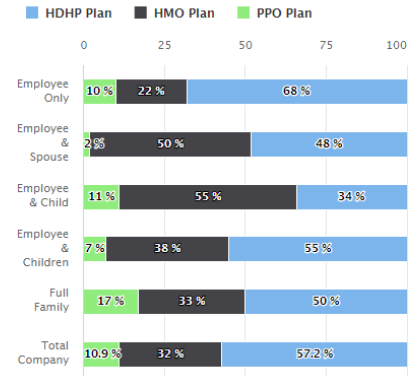
**32%**

Enrollment in the HMO Plan

**10.9%**

Enrollment in the PPO Plan

**Projected Best-Fit Enrollment**



**Forecasted Financial Implications**

	Current	Forecasted	% Change	\$ Change	\$ /Employee	\$ Chg/Emp.
Employee-Paid Premiums	\$7,962,129	\$6,895,446	-13.40%	\$-1,066,683	\$2,650	\$-410
Employer-Paid Premiums	\$20,639,053	\$20,727,119	0.43%	\$88,066	\$7,966	\$34
Employer-Funded Cost Credits	\$475,250	\$1,004,293	111.32%	\$529,043	\$386	\$203
Total Employer Benefits Expense	\$21,114,303	\$21,731,412	2.92%	\$617,109	\$8,352	\$237

**Best-Fit Plan Analysis**

Your organization's existing plan offerings are analyzed to identify the best fit plans for employees. Using tiers and employees' predicted benefit usage, PLANselect then generates graphs that show the ideal plans for each combination. This can help you to understand how each plan compares to the others on a per-tier basis.

[See Best-Fit Analysis](#)

**Forecasted Best-Fit Enrollment**

Best-fit plan distribution data is combined with your current enrollment figures to determine how enrollment would shift if your employees all chose the ideal plan for their situation. This provides you with insight into enrollment trends and associated costs that are the result of more rational employee behavior.

[See Forecasted Enrollment](#)

**What-If Analysis**

What happens if you change your plan offerings? How would that change your predicted enrollment? PLANselect predicts enrollment and costs resulting from changes to plan design and premiums throughout your organization. You can see how small adjustments to your existing benefit mix could impact your bottom line.

[See What-If Analysis](#)

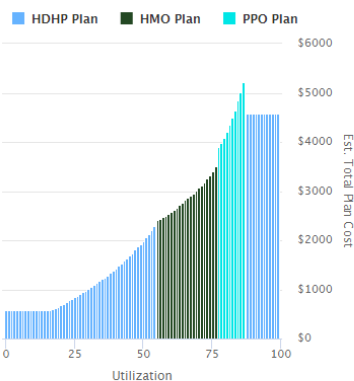
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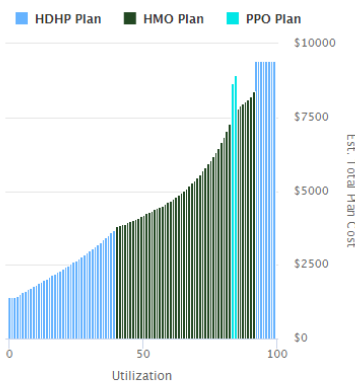
### Best-Fit Plan Analysis

PLANselect Analytics identified the best-fit plan for each percentile of predicted usage along with its associated value score and estimated total expense. Once you understand how your organization's plan offerings match varying levels of medical use for each tier, you can examine the enrollment implications of these results in the Forecasted Enrollment tab.

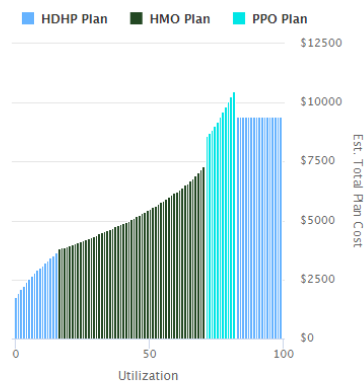
#### Employee Only - Best-Fit Plan



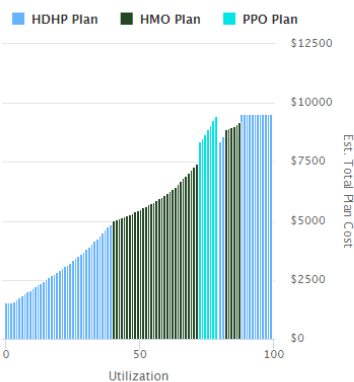
#### Employee & Spouse - Best-Fit Plan



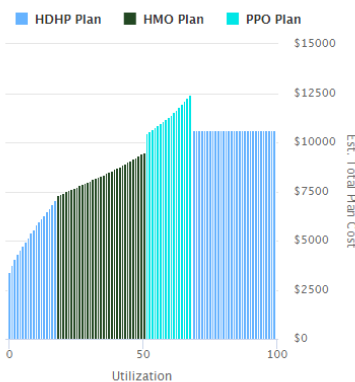
#### Employee & Child - Best-Fit Plan



#### Employee & Children - Best-Fit Plan



#### Full Family - Best-Fit Plan



#### Glossary

- **Utilization** - Is the scale of each percentile of predicted usage. Percentiles indicate the percentage of scores that fall below a particular value. They tell you where a score stands relative to other scores. For example, an employee whose utilization is at the 75th percentile will have higher utilization than 75% of other people.
- **Estimated Total Plan Cost** = Annual Premium + Estimated Out-of-Pocket Costs - Employer-Funded Cost Credits.

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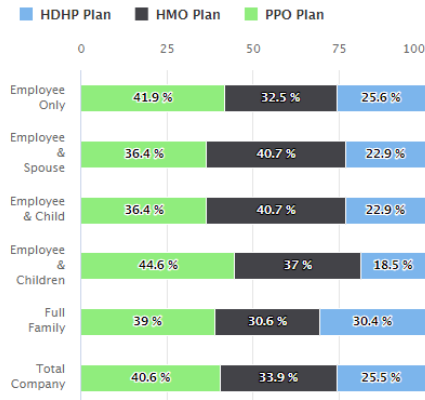
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### Forecasted Enrollment

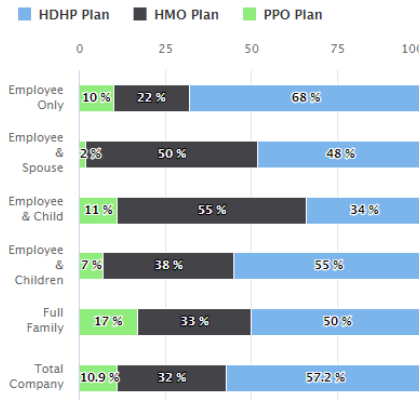
The charts below represent both your current and best-fit forecasted enrollment by coverage tier. Below the enrollment charts is a summary of the financial impact your organization could expect if every employee selected the best-fit plan (this is unlikely, but very helpful for budgeting). Use these charts and tables together to understand the implications of enrollment shifts and what ultimately drives benefit expense at your organization.

Once you understand the current recommendations and enrollment shifts, you can see how plan design and premium adjustments would affect forecasted enrollment and costs in the What-If Analysis tab.

#### Current Enrollment



#### Projected Best-Fit Enrollment



#### Forecasted Financial Implications

	Current	Forecasted	% Change	\$ Change	\$ /Employee	\$ Chg/Emp.
Employee-Paid Premiums	\$7,962,129	\$6,895,446	-13.40%	\$-1,066,683	\$2,650	\$-410
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### What-If Analysis

The What-If Analysis allows you to look at how employee cost and benefit changes to your existing plan offerings could impact future enrollment. It's assumed that you'll keep the same basic plans and simply adjust some of their individual attributes to generate new forecasts.

#### HDHP Plan

	Employee Only			Employee & Spouse			Employee & Child			Employee & Children			Full Family		
	Current	New	%	Current	New	%	Current	New	%	Current	New	%	Current	New	%
Employee Premium	\$ 89.13	<input type="text" value="0"/>	0.00 %	\$ 191.37	<input type="text" value="0"/>	0.00 %	\$ 180.89	<input type="text" value="0"/>	0.00 %	\$ 180.89	<input type="text" value="0"/>	0.00 %	\$ 301.47	<input type="text" value="0"/>	0.00 %
Employer-Funded Cost Credits	\$ 500	<input type="text" value="0"/>	0.00 %	\$ 750	<input type="text" value="0"/>	0.00 %	\$ 750	<input type="text" value="0"/>	0.00 %	\$ 750	<input type="text" value="0"/>	0.00 %	\$ 1000	<input type="text" value="0"/>	0.00 %
Medical Deductible	\$ 2000	<input type="text" value="0"/>	0.00 %	\$ 4000	<input type="text" value="0"/>	0.00 %	\$ 4000	<input type="text" value="0"/>	0.00 %	\$ 4000	<input type="text" value="0"/>	0.00 %	\$ 4000	<input type="text" value="0"/>	0.00 %
Medical OOP Max	\$ 4000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %

#### HMO Plan

	Employee Only			Employee & Spouse			Employee & Child			Employee & Children			Full Family		
	Current	New	%	Current	New	%	Current	New	%	Current	New	%	Current	New	%
Employee Premium	\$ 150	<input type="text" value="0"/>	0.00 %	\$ 320	<input type="text" value="0"/>	0.00 %	\$ 250	<input type="text" value="0"/>	0.00 %	\$ 250	<input type="text" value="0"/>	0.00 %	\$ 475	<input type="text" value="0"/>	0.00 %
Employer-Funded Cost Credits	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %
Medical Deductible	\$ 1500	<input type="text" value="0"/>	0.00 %	\$ 3000	<input type="text" value="0"/>	0.00 %	\$ 3000	<input type="text" value="0"/>	0.00 %	\$ 3000	<input type="text" value="0"/>	0.00 %	\$ 3000	<input type="text" value="0"/>	0.00 %
Medical OOP Max	\$ 3000	<input type="text" value="0"/>	0.00 %	\$ 6000	<input type="text" value="0"/>	0.00 %	\$ 6000	<input type="text" value="0"/>	0.00 %	\$ 6000	<input type="text" value="0"/>	0.00 %	\$ 6000	<input type="text" value="0"/>	0.00 %

#### PPO Plan


	Employee Only			Employee & Spouse			Employee & Child			Employee & Children			Full Family		
	Current	New	%	Current	New	%	Current	New	%	Current	New	%	Current	New	%
Employee Premium	\$ 150.93	<input type="text" value="0"/>	0.00 %	\$ 342.96	<input type="text" value="0"/>	0.00 %	\$ 305.16	<input type="text" value="0"/>	0.00 %	\$ 305.16	<input type="text" value="0"/>	0.00 %	\$ 503.87	<input type="text" value="0"/>	0.00 %
Employer-Funded Cost Credits	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %	\$ 0	<input type="text" value="0"/>	0.00 %
Medical Deductible	\$ 900	<input type="text" value="0"/>	0.00 %	\$ 1800	<input type="text" value="0"/>	0.00 %	\$ 1800	<input type="text" value="0"/>	0.00 %	\$ 1800	<input type="text" value="0"/>	0.00 %	\$ 1800	<input type="text" value="0"/>	0.00 %
Medical OOP Max	\$ 4000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %	\$ 8000	<input type="text" value="0"/>	0.00 %

Reset Plans

Run What-If Analysis

ABC Company

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Select Period  August 13, 2022 - September 11, 2022 ▼

### Reporting

The information below represents the utilization of the tool by your employees. You will be able to track how many users accessed the tool and how reached the results page. With PLANselect, we encourage users to review their answers and update if they wish. We also provide the total number of Page Loads to give you a sense of how much your employees interacted with the tool.

We also provide Aggregate results to let you know which plans the tool recommended to your employees. Please note that the information is generalized, as we do not save any individual results or responses.

For Utilization data prior to 08/01/2022, please reach out to your Account Manager.

### Content Engagement Report

**11**

Number of Users on Welcome Page

**9**

Number of Users on Result Page

**43**

Total Number of Page Loads

**2**

Number of Users on HSA Page

**8**

Number of Users on FSA Page

**0:55:10**

Total Time on Content




**0:06:08**

Average Time on Content




#### Button Stats

Home	1
Review Answers	1
Email Results	2
Save to PDF	0
BENEFITchoice	2
Enroll Now	2

#### Device View: %

Mobile 	0%
Tablet 	0%
Screen 	100%

#### Device View: Total

Mobile 	0
Tablet 	0
Screen 	11

### Aggregate Plan Results

	Carrier	Average Value Score	% of Time Highest Value	% of Time Lowest cost
HDHP Plan	HDHP \$2,600/100% HMO	96	91%	91%
PPO Plan	PPO \$1,000/\$30/20%	94	0%	0%
HMO Plan	HMO \$25/30%	86	9%	9%