

DecisionMaster[®] WAREHOUSE



Decision Master[®] Warehouse

Data _ Information = Power

You want meaningful health care claims and utilization information. You've asked, you've begged, and maybe you've just given up, thinking that good reporting is simply not an option. That may be the case with your current broker, but with Brooks Insurance Agency and Decision Master Warehouse, you can meet your data reporting and analysis needs head-on. Decision Master Warehouse (DMW) is a Web-based decision support system that analyzes claims data in ways that you never dreamed were possible by turning detailed data into meaningful information. Now you've got the power.



"Our Consultant helped us put together a plan design strategy using DMW. We created 3 different plan designs comparing costs with the prior year. Expected savings associated with the new plan is approximately \$125,000."

æ Chris, CFO for a Pennsylvania Employer

Illuminate Potential Problems.

The DMW Health Plan Management Report — the key to your health plan analysis — is a sophisticated guide through your claims data. Over seventy easy-to-use and understand management exhibits let you detect problems with medical utilization or plan cost by comparing your health plan information to national norms of similar employers. This will serve to drive decisions with real numbers.

Find Underlying Causes.

DMW's powerful querying module, Drill-Down, lets you view limitless variations of your claims data. By analyzing critical components of data in multiple ways, Drill-Down can answer nearly any question you may have about claims experience. The results delivered by Drill-Down's analyses will help you formulate focused strategies for reducing utilization and costs.

Determine Solutions.

After Drill-Down isolates problem areas, DMW's Alternative Modeling feature focuses on solutions. Modeling allows us to experiment with plan design alternatives, and most importantly, determine how plan changes can lead to savings. And, Plan Design Modeling even shows the impact of design changes on plan members.

Look at Your Plan in a Different Light



"DMW data analysis helped us uncover that our outpatient mental health utilization was well above the norm. We implemented a gatekeeper EAP and the result has been phenomenal. We were able to reduce our mental health claims by 30 percent from one year to the next."

æ Ann, Benefits Manager for an Illinois Employer

Health Plan Management Report

The DMW Health Plan Management Report is a sophisticated claims analysis for our clients. Each report contains over seventy easy-to-read and understand exhibits. Nearly every exhibit contains helpful charts to make the data easier to comprehend. Medstat's Marketscan database is incorporated throughout as the benchmark comparisons to illustrate crucial comparative information. Medstat's data includes over five million lives and is adjusted by age, gender, region, and industry to match your population. The exhibits also provide explanations about the data methodology and how to get more detail.

The Health Plan Management Report exhibits include:

- Total Health Plan Costs
- Claims by Age
- Claims by Relationship
- Claims by Network/PPO Affiliation
- Inpatient and Outpatient Claims
- Claims by Place of Service
- High Cost Claimants
- Claimant Distribution
- Top Hospitals
- Top Doctors and Clinics
- Inpatient Hospital Usage and Cost
- Inpatient Days/1000 and Payment/Day
- Maternity Usage and Cost
- Top Inpatient Surgery Procedures
- Top Outpatient Surgery Procedures
- Emergency Room Utilization and Cost
- Office Visit Utilization and Cost
- Chiropractic Utilization and Cost
- Inpatient Mental Health Utilization and Cost
- Outpatient Mental Health Utilization and Cost
- Claims by Major Diagnostic Categories
- Lifestyle-Related Claims
- Disease Management and Intervention Opportunities
- And many more!



“Data analysis uncovered a potential for high-risk pregnancies in the drill-down area of DMW; we implemented a healthy pregnancy program as recommended by our broker. We experienced a high risk situation the following year, and through the management process, avoided potential claims of approximately \$150k.”

æ Bill, HR Manager for a Georgia Employer

View Your Claims from a New Angle

Drill-Down

DMW uses state-of-the-art online analytical processing known as OLAP. This powerful querying engine formulates your data into robust "cubes" that allow it to be viewed in limitless variations. DMW's Drill-Down can answer nearly any question you have about your claims experience, and help you determine accurate strategies for reducing utilization.

Just some of the questions you can answer include:

- Why are office visits so high? Who is going to the doctor? Why are they going? Are they using in-network or out-of-network providers?
- Why are plan members using the emergency room so frequently? Who is using the ER most — employees, spouses, or dependents? Are they using the ER appropriately?
- What does our experience tell us about disease management and intervention opportunities to select?
- What types of wellness or educational materials should our employee communication campaigns focus on?

Not only can we help you answer these questions and many more, but Drill-Down is also easy to use! This viewing tool in DMW makes use of intuitive, drag-and-drop technology which allows you and your Brooks Insurance Agency, Inc. representative to just point and click your way to the roots of problems.

Drill-Down can be used to analyze the following categories:

- Claims History
- High Cost Claimants
- Inpatient and Outpatient Hospital
- Inpatient and Outpatient Surgery
- Inpatient and Outpatient Mental Health
- Chiropractic Care
- Emergency Room
- Lifestyle Claims
- Major Diagnostic Categories
- Place of Service
- Disease Management
- Preventive Services
- And more!

Take Your Claims Into the Future



“We reviewed the claim information for a union subset of our group with the help of our broker and DMW. Utilization patterns and the financial impact of changes were communicated to the Union Negotiator. During contract negotiations, the Union was given the choice to increase contributions or reduce benefit plan designs based upon the DMW analysis. The union voted to contribute more to the plan over a three year contract, saving us \$150,000 over a three year period.”

æ Larry, Benefits Manager for an Indiana Employer

Alternative Modeling

Once we isolate problem areas using Drill-Down, Alternative Modeling lets Brooks Insurance Agency, Inc. help you focus on solutions.

DMW's modeling feature lets us experiment with plan design alternatives and see if plan changes can save you money. The advanced modeling capabilities even show how many plan members would be affected by a particular plan change.

DMW allows us to model your plan based on a variety of plan elements, including the following for both in-network and out-of-network claims:

- Calendar year deductibles, coinsurance, and out-of-pocket maximums
- Office visit copay and coinsurance
- Inpatient hospital copay and coinsurance
- Outpatient hospital copay and coinsurance
- Inpatient surgery copay and coinsurance

- Outpatient surgery copay and coinsurance
- Emergency room copay and coinsurance
- Chiropractic copay, coinsurance, maximum days, maximum amount, and maximum amount per visit
- Inpatient mental health copay, coinsurance, and maximum
- Outpatient mental health copay, coinsurance, maximum days, maximum amount, and maximum amount per visit
- And more!

Let Brooks Insurance Agency, Inc. and the power of information assist you in creating a long-term strategy for your health plan using Decision Master Warehouse.