

INGENIX[®]

Impact Pro[™] for Underwriting

Impact Pro simplifies rate setting by organizing diverse sets of data into clear and actionable reports.

Executive Summary

Impact Pro[™] is a multi-dimensional, episode-based predictive modeling solution designed to allow underwriters to utilize clinically-based risk and administrative profile information to set the most appropriate premium rates based on the health risk of each individual member in a group. Using Impact Pro, underwriters can:

- **Forecast future risks and associated costs for current employer groups and individuals**
- **Determine future costs of new employer groups and individuals**
- **Discover future risks and costs which are complementary to current practices**

Overview

To help underwriters establish premium rates, Impact Pro utilizes existing demographics, prior experience, and other health care information. Impact Pro provides a user-friendly, web-based application that segments populations into measurable risk pools by disease or condition and assesses overall future risk using current data.

Population Analysis

Impact Pro assigns current and new member populations to risk groupings to provide quick evaluation of future risk based on a range of factors: condition, disease, age, gender, or even supplemental information such as line of business.

Accuracy and Flexibility

Developed using experience from one of the largest health care claims databases; Impact Pro is one of the industry's most accurate and flexible predictive models. Impact Pro draws from available information sources—enrollment, medical and pharmacy claims, and lab data—to predict risk. Impact Pro can also leverage pharmacy data, often the only data available for new and prospective members.

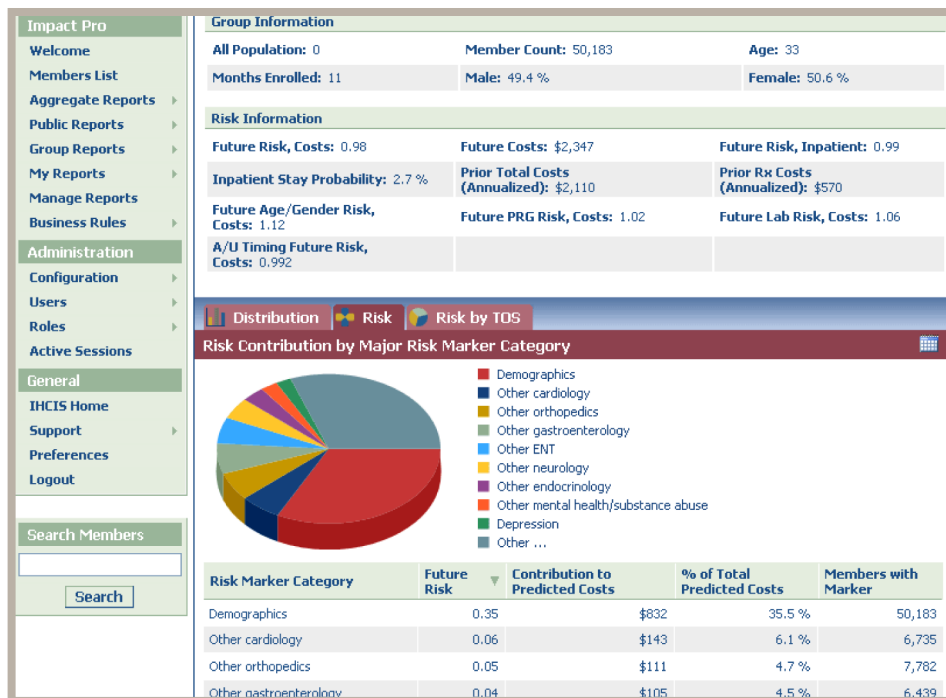
Relevant Predictive Horizon

By utilizing a predictive horizon that reflects the optimal timetable for renewal processing, Impact Pro enables underwriters to set the appropriate premium rates at the appropriate time.

Complementary to Current Processes

Complements and enhances the current prior cost experience models, enabling actuaries and underwriters to implement more accurate premiums for new and existing employer groups.

Discover the Clinical Factors Driving
a Group's Health Risk with Ease.



Key Features

Impact Pro's unique features include:

- Risk Profile:** View member-centric profiles and forecast expenditures based on available data inputs—enrollment, medical claims, pharmacy claims, and lab results.
- Immediate Risk:** Predict risk accurately for time horizons as short as three months.
- Renewal Timing Risk:** Improve predictions of total expenditures and appropriateness of rate with an 18-month predictive horizon.
- Type of Service Risk:** Fully segment predicted future costs by medical category, including pharmacy.
- Member Profile:** Access a single, unified profile of a member's historical and predicted health.
- Complete Drill-Down:** Analyze every level of a member population, including individual member claims.
- Survey Results:** Integrate Health Risk Assessment results for a complete picture of each member's care history.

Additional Features

Maximize your Impact Pro investment by adding the PHARMACY RISK GROUPS™ (PRG™) MODULE to generate measures of future risk based solely on pharmaceutical claims.

Service Options

Let our experienced team of clinical, analytical, and data professionals assist you in utilizing the outputs of Impact Pro to meet your specific business needs.

Ingenix | Intelligence for Health Care | www.ingenix.com

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