



HealthMAPS[®]

Your guide for disciplined decision making



Chart your course

Maneuvering through the health insurance business requires reliable data, experienced guides and a good compass. HealthMAPS is your road map for disciplined decision making, providing you with timely and relevant health industry information. With over 50 years of expertise, Willis Towers Watson is uniquely qualified to support the health industry with manuals, analytical tools and product surveys.

The rapidly changing health industry requires continuous monitoring of rate competitiveness. Comprehensive and easy to use, HealthMAPS includes rating manuals and software for medical, dental, prescription drugs, state-mandated benefits, and specific and aggregate stop loss insurance. HealthMAPS stop loss surveys allow you to determine and evaluate competitive positioning with customized reports.

Health rating manuals and software

HealthMAPS health rating manuals and corresponding software have been designed to help you make more informed decisions. Whether these resources are used as primary rating tools or for relative pricing factors, the manuals and software can be used for rating a full range of health products.

The Medical, Specific Stop Loss, Aggregate Stop Loss and Dental products are fully integrated into one product called the "Core System." This system allows for detailed census entry or importing of censuses as well as experience rating features. Geographic rating is available by ZIP code or county.

First-dollar coverage manuals and software

Medical

- Rating information for large group exposure
- Complete range of medical products including major medical, preferred provider, point of service, hospital/surgical and superimposed major medical
- Prescription drug rating including the capability to handle three-tier copay/coinsurance, deductibles, mail order and specialty drugs
- Detailed breakdown of costs and utilization by type of service
- Net rates in traditional tier rate and per-member per-month formats
- Adjustment factors for age, gender, industry and other risk factors affecting medical utilization
- Consumer-driven health plan rating

State-mandated benefits

- Current, detailed description of all group benefits mandated by state regulation, with references to states' statutes
- Claim costs for mandated benefits for all states (manual only)

Dental

- Cost breakdowns and continuance tables for preventive, restorative, major and orthodontic classes of service
- Average charges and frequencies by procedure code for adults and children
- Fee schedule evaluation and pricing
- Adjustment factors for age, gender, industry, area and other risk characteristics affecting dental utilization
- Dental preferred provider organization (PPO) pricing

Group life option

- Group life insurance rate calculation (with user-provided rates)
- Included with a medical/dental combination or specific stop loss purchase

Stop loss manuals and software

A broad range of data is the foundation for effective analysis. HealthMAPS specific and aggregate stop loss manuals provide information to establish rates and risk charges for a wide variety of stop loss products.

Specific stop loss

- Premium rate calculations include adjustments for specific deductibles, contract types, managed care features, PPO discounts, area factors, and administrative and marketing expense structures
- Quoting System produces quote and rate information, keeps a quote log and offers client-ready reports

Aggregate stop loss

- Establishes risk charges for various attachment point levels
- Combines actual experience with manual claims to set expected claims
- Develops medical claim costs for common medical plans

Reference-based pricing tool

The Reference-Based Pricing (“RBP”) Tool is an Excel-based tool that allows the user to calculate network discounts at various specific stop loss deductibles for plan documents that pay claims based on a percentage of Medicare fees.

Dental surveys

Willis Towers Watson conducts two separate surveys to track experience and rates in the dental industry marketplace. Our Group Dental Experience Survey provides cumulative prior-year group experience for community-rated, partially credible, fully credible and self-funded plans. Industry loss ratios are compared by calendar year starting in 1995. Our Group Dental Rate Survey solicits rates for six different benefit designs and over 100 geographic locations, as well as industry classification factors and benefit relativities.

Clients rely on HealthMAPS as their primary source of rating information or for a confirmation and expansion of their existing database.

Stop loss surveys

HealthMAPS stop loss surveys allow you to determine how your company’s rates compare to others in the industry. Recent rating information and key statistics, identified by ranges, are presented for a significant number of companies from all geographic locations. Competitive pricing relationships are provided separately for specific and aggregate stop loss products.

Successfully reach your destination

Clients rely on HealthMAPS as their primary source of rating information or for a confirmation and expansion of their existing database. The components of HealthMAPS can be purchased separately or in groups, providing direction and support for your decision-making process.

In the health industry, mapping your course with accurate, current and easy-to-use information is critical for success. Our consultants rely on HealthMAPS, and so can you! If you would like to know more about HealthMAPS, please call HealthMAPS Customer Support at +1 314 719 5777 or send an email to hmaps@willistowerswatson.com.

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Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has over 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.



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