



C a r r i e r C o n n e c t

Ebix/HealthConnect CarrierConnect

Ebix/HealthConnect processes over 10,000 medical quotes per day. By capturing and repurposing that information we are able to provide a groundbreaking and unique reporting tool to carriers. Carriers can now have access to previously unobtainable information. Carriers have always had sales figures, research, and market anecdotes to help support their decision making process, but now they can look into the behavior of the brokers that are selling their products. To maintain confidentiality, Ebix/HealthConnect only reports broker activity in aggregate. But now carriers can know what plans are most often quoted, the most coveted drug cards, and they can know for sure. Carriers can also identify product trends and market shifts with certainty. CarrierConnect also has efficiency tools built in to assist carriers with processes they already perform today. Actuaries can run comparative rates and rate trends for thousands of plans in seconds. Provider relations personnel can run disruption reports and receive provider information in seconds. CarrierConnect is a one-of-a-kind product delivering never before seen value to Ebix/HealthConnect carrier clients in the areas of Market Intelligence, Rate Analysis, Network Analysis, and Marketing.

EBIX HEALTH

CarrierConnect

CarrierConnect provides tremendous value through the various departments for a carrier—Sales, Marketing, Provider Relations, Product Development, Actuarial, Underwriting, Market Analysis, and Communications, all benefit from this product.



Market Intelligence

- [Market Analysis](#)
- [Demographic Analysis](#)
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- [Plan Analysis](#)
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Rate Analysis

- [Rating Comps](#)
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Network Analysis

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- [Physician Search](#)
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Marketing Campaigns Under Construction

Rating Comparisons

Carriers can enter and save a census into the system as well as create plan sets or groups of plans for instant comparisons. Users can run rate comparisons for groups of popular plans or entire carrier offerings, run hot plans, PPO's, HMO's, etc., and search by carrier, county, rating area, etc.

Rate Analysis

Enter Criteria for Rate Analysis:

Effective Date: 7/1/2006

State: NY

Counties: Albany, Allegany, **Bronx**, Broome, Cattaraugus (Hold 'CTRL' key for multiple selections)

Census Selector: HIP Test

Plan Set: NY Competitive Analysis Plans

Base Plan: 94 NYC POS/500/NG 10/30/50/Yes/0

Buttons: Clear All, add new census, add plan set, Show Rates

Results

Export

Carrier/Plan/Rx	Tier	Bronx		Nassau		New York		Queens	
		Cost	vs. Base	Cost	vs. Base	Cost	vs. Base	Cost	vs. Base
Guardian/HNet	EE	447.89	--	497.55	--	447.89	--	447.89	--
94 NYC POS/500/NG	ES	985.35	--	1094.62	--	985.35	--	985.35	--
10/30/50/Yes/0	EC	828.59	--	920.48	--	828.59	--	828.59	--
UCR: 80	EF	1343.66	--	1492.66	--	1343.66	--	1343.66	--
	Total	3605.49	--	4005.31	--	3605.49	--	3605.49	--
Oxford Freedom	EE	289.04	-35.5%	297.71	-40.2%	289.04	-35.5%	297.71	-33.5%
Erdm HSA D 1/80%/NG	ES	635.89	-35.5%	654.96	-40.2%	635.89	-35.5%	654.96	-33.5%
10/25/50 after In-Net Ded	EC	534.72	-35.5%	550.76	-40.2%	534.72	-35.5%	550.76	-33.5%
UCR: 70	EF	896.02	-33.3%	922.90	-38.2%	896.02	-33.3%	922.90	-31.3%
	Total	2355.67	-34.7%	2426.33	-39.4%	2355.67	-34.7%	2426.33	-32.7%

Rate Trends

Run trend analysis from quarter to quarter for various plans or various regions in a fraction of the time it used to take. Similar to Rating Comparisons, Rate Trends allow you to add time as a variable, with only one extra click.

Rate Trend Analysis

Enter Criteria for Rate Trend Analysis:

Base Effective Date	<input type="text" value="6/1/2006"/>	
Comparison Effective Date	<input type="text" value="7/1/2006"/>	
State	<input type="text" value="NY"/>	
County	<input type="text" value="Suffolk"/>	Clear All
Census Selector	<input type="text" value="Demo III"/>	add new census
Plan Set	<input type="text" value="NY Competitive Analyz"/>	add plan set
		Show Rates

Results

Export

Carrier/Plan/Rx	Tier	6/1/2006		7/1/2006	
		Cost	% Inc.	Cost	% Inc.
Oxford Freedom	EE	276.58	--	289.04	4.5%
Frdm HSA D 1/80%/NG	ES	608.48	--	635.89	4.5%
10/25/50 after In-Net Ded	EC	511.67	--	534.72	4.5%
UCR: 70	EF	2254.13	--	2355.67	4.5%
Total					
Oxford Freedom	EE	253.59	--	265.02	4.5%
Frdm HSA D 2/90%/NG	ES	557.90	--	583.04	4.5%
10/25/50 after In-Net Ded	EC	469.14	--	490.29	4.5%
UCR: 70	EF	2066.76	--	2159.91	4.5%
Total					

Top Quoted Plans

For carriers, most often quoted plans may or may not reflect the most commonly sold plans. Track plans by area, find close ratios, and increase inventory control.

The screenshot shows a web application interface for 'Top Quoted Plans (Healthnet)'. The breadcrumb trail is 'Libraries » Top Quoted Plans » Top Quoted Plans (Healthnet) » Top Quoted Plans'. The 'Geography' dropdown is set to 'NJ'. The main data table lists various plan IDs and their corresponding values for the month of June.

Plan ID	Jun
21NJSCZR/0/NG	1,221
15NJSCZR/0/NG	1,000
30NJSCR/300/NG	995
21NJSCR/300/NG	949
30NJSCZR/0/NG	985
15NJSCR/200/NG	692
4NJSCZR/0/NG	713
4NJSCR/200/NG	610
23NJSCR/300/NG	509
14NJSCZR/0/NG	499
42NJSCZR/0/NG	299
57NJSCR/200/NG	892
42NJSCR/400/NG	246
14NJSCR/200/NG	267
40NJSCR/400/NG	186
62NJSCR/200/NG	758
50NJSCR/500/NG	137
64NJSCR/300/NG	703
27NJCCR/90%/NG	173
32NJCCR/90%/NG	166
40NJSCZR/0/NG	169
52NJSCR/500/NG	148

Market Analysis

Carriers can report and analyze data based on quoting activity using a number of different measures and criteria:

- Attachment ratio or quote frequency
- Geography
- Zip
- Market segment
- Percentage
- Competitive Attachment – against who
- County
- Rating Area
- Unique groups

The screenshot shows the Market Analysis tool interface. The main table displays data for various carriers, including Attachment Ratio, Distinct Groups, and Kings. The navigation pane on the left provides options for drilling down or expanding the data.

	Bronx		Kings	
	Attachment Ratio	Distinct Groups	Attachment Ratio	Distinct Groups
Aetna Health Inc.	52.74%	366	48.18%	1,284
Atlantis Health Plans	9.51%	66	10.32%	275
Cigna Healthcare	23.05%	160	14.37%	383
Connecticare				
Empire Blue Cross Blue Shield	22.33%	155	21.99%	586
GHI HMO	34.44%	239	39.62%	1,056
Guardian/HNet	48.41%	336	40.90%	1,090
HealthPass	6.63%	46	9.79%	261
HIP Prime	22.91%	159	22.06%	588
Horizon HealthCare	11.67%	81	14.30%	381
IRBA - H			0.08%	2
LIA Enterprise	2.88%	20	2.40%	64
MDNY				
Oxford Health Plans	73.20%	508	68.37%	1,822
Vytra Health Plans				

Plan Analysis

Sort, analyze and report based on plan parameters including carrier, plan design, copay, deductible, and many other benefits. Also use various other criteria including geography, time, and activity to spot trends, track marketing initiatives and completely understand the direction and needs of a given market. Anecdotes are no longer necessary as CarrierConnect delivers real data regarding an entire market's quoting behavior.

The screenshot shows the Plan Analysis tool interface. The main table displays data for various carriers, including Plan Count and Market. The navigation pane on the left provides options for drilling down or expanding the data.

	2006		
	Plan Count		Market
Aetna Health Inc.			377
↓ EPO			1,554
↓ HMO	16,320		110,348
↓ IND		191	76,898
↓ POS			78,109
↓ PPO			201,179
↓ PPO	76,518		72,555
Atlantis Health Plans			377
↓ EPO			1,554
↓ HMO	4,196		126,668
↓ IND		304	63,254
↓ POS			76,594
↓ PPO			191
↓ PPO	4,376		78,109
↓ PPO			196,803
↓ PPO			149,073
Cigna Healthcare			377
↓ EPO			1,554
↓ HMO	10,192		126,668
↓ IND		3,113	57,258
↓ POS			73,785
↓ PPO			191
↓ PPO	3,460		74,649
↓ PPO			187,238
↓ PPO	13,941		149,073

Rx Analysis

What's the most sought after drug card in the market? Which carriers offer that card? What is my most sought after card and where does that rank in the market? How is the new Rx initiative doing? Every one of these questions can be answered on one screen with only one click.

CarrierConnect Rx Analysis screenshot showing a table of drug cards and their counts across various carriers. The table is titled "Top 25 Rx Options by Carrier" and is filtered for "Geography: NJ". The table columns include "vCarrier", "Aetna Health Inc.", "AmeriHealth", "Cigna Healthcare", and "Guardian/HNet". The table rows list various drug cards and their counts.

vCarrier	Aetna Health Inc.	AmeriHealth	Cigna Healthcare	Guardian/HNet
10/25/50/OC/0/MO	217,570			
10/20/35/OC/0/MO	61,693			11,684
12/25/40/OC/0/MO	28,295			
15/25/35/OC/0/MO	28,187	28,187		
15/30/50/OC/0/MO	23,191		23,191	
15/35/60/OC/0/MO 2X excl V	22,832	22,832		
7/15/35/OC/0/MO	21,394			
None	13,598			
15/25/40/OC/0/MO 2X excl V	13,235	13,235		
15/25/40/OC/0/MO	12,867			12,867
15/25/NF/OC/0/MO excl V	12,327	12,327		
15/30/60/OC/0/MO	10,829			10,829
10/25/50/OC/50/MO	10,650			
10/40/60/OC/0/MO	9,802		9,802	
7/15/25/OC/0/MO	9,744			
50% Coinsurance	9,535			
30/30/NF/OC/0/MO	8,646			
10/25/50/OC/100/MO	8,436			340
15/35/50/OC/0/MO	8,137		8,137	
10/20/40/OC/0/MO	7,871			7,871
15/20/35/OC/0/MO excl V	7,377	7,377		
15/35/60/OC/0/MO 2X	7,075	7,075		
10/30/50/OC/0/MO	6,936			6,936
15/50%NF/OC/0/MO	6,474			
10/35/70/OC/0/MO	5,513			
15/15/NF/OC/0/MO-22.50	5,180			
20/40/60/OC/0/MO	5,072		4,972	100

Demographic information

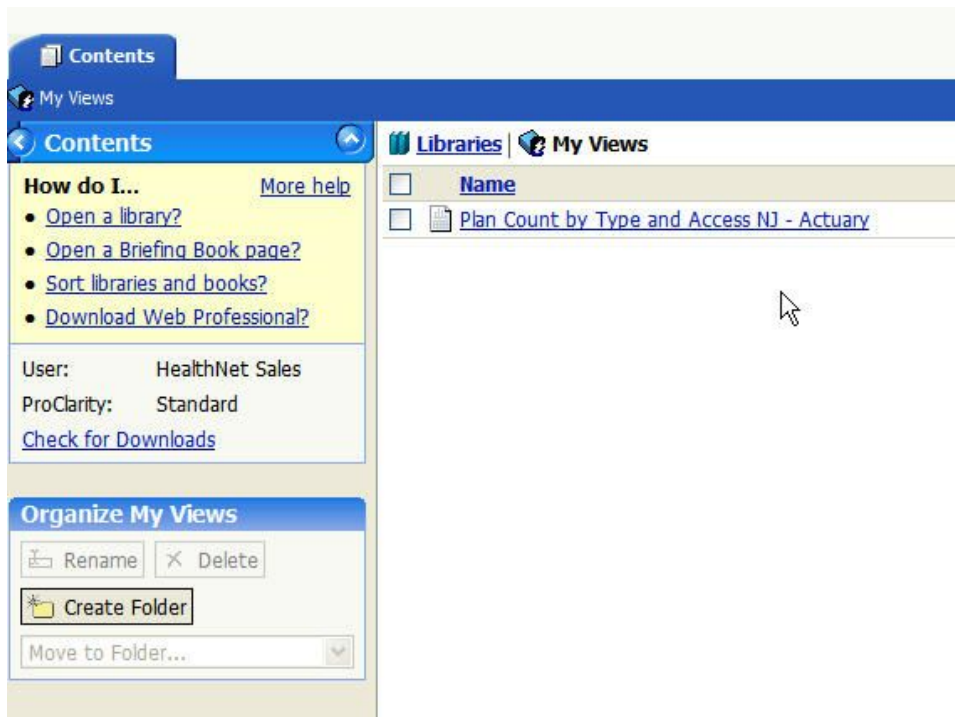
CarrierConnect allows for complete reporting on group size, age, sex, location and other important demographics.

CarrierConnect Demographic Analysis screenshot showing a table of demographic data for various carriers in Connecticut. The table is titled "Tier Breakdown" and is filtered for "Geography: CT". The table columns include "Jun", "Single", "Single %", "EE & Spouse", "EE & Spouse %", and "EE & Child". The table rows list various carriers and their demographic data.

Carrier	Jun	Single	Single %	EE & Spouse	EE & Spouse %	EE & Child
Aetna Health Inc.	3.22	57%	.23	4%	.21	
Anthem BCBS	3.12	57%	.20	4%	.19	
CBIAHC Mix	4.60	58%	.24	3%	.29	
Connecticare	2.80	58%	.19	4%	.18	
Guardian/HNet	3.56	58%	.23	4%	.21	
Oxford Health Plans	3.19	56%	.21	4%	.22	

My Views

Users can save any report just by adding it to My Views. Reports will be available with only one click and automatically updated with the most recent information each time you login.



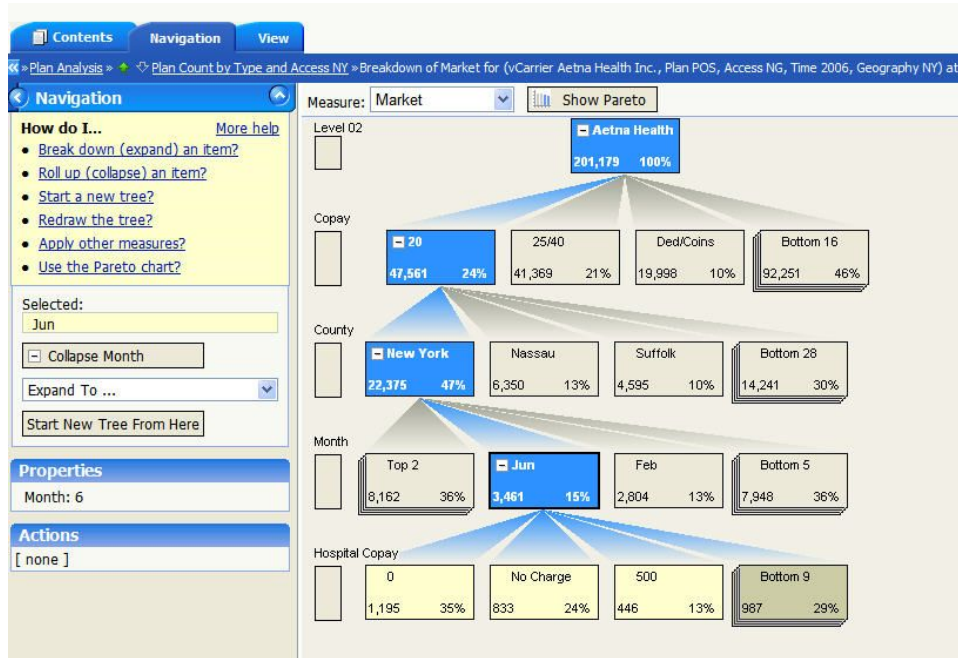
Exportability

All CarrierConnect Reports can be exported easily to Microsoft Excel for maximum flexibility. Color graphs are available through CarrierConnect or through Excel.

		Bronx		Kings		Nassau		New York		Queens	
	Tier	Cost	vs. Base	Cost	vs. Base	Cost	vs. Base	Cost	vs. Base	Cost	vs. Base
3	Gu/HN Outlook	EE	336.03 --	336.03 --	372.14 --	336.03 --	336.03 --	336.03 --	336.03 --	336.03 --	336.03 --
4	EPO 453 NYC 25/40/500/NG	ES	739.25 --	739.25 --	818.7 --	739.25 --	739.25 --	739.25 --	739.25 --	739.25 --	739.25 --
5		EC	621.65 --	621.65 --	688.45 --	621.65 --	621.65 --	621.65 --	621.65 --	621.65 --	621.65 --
6	UCR: 0	EF	1008.07 --	1008.07 --	1116.4 --	1008.07 --	1008.07 --	1008.07 --	1008.07 --	1008.07 --	1008.07 --
7		Total	2705 --	2705 --	2995.69 --	2705 --	2705 --	2705 --	2705 --	2705 --	2705 --
8	Oxford Freedom	EE	276.58 -17.70%	284.88 -15.20%	284.88 -23.40%	276.58 -17.70%	284.88 -17.70%	284.88 -15.20%	276.58 -17.70%	284.88 -15.20%	284.88 -15.20%
9	Frdm HSA D 1/80%/NG	ES	608.48 -17.70%	626.74 -15.20%	626.74 -23.40%	608.48 -17.70%	626.74 -17.70%	626.74 -15.20%	608.48 -17.70%	626.74 -15.20%	626.74 -15.20%
10	10/25/50 after In-Net Ded	EC	511.67 -17.70%	527.03 -15.20%	527.03 -23.40%	511.67 -17.70%	527.03 -17.70%	527.03 -15.20%	511.67 -17.70%	527.03 -15.20%	527.03 -15.20%
11	UCR: 70	EF	857.4 -14.90%	883.13 -12.40%	883.13 -20.90%	857.4 -14.90%	883.13 -14.90%	883.13 -12.40%	857.4 -14.90%	883.13 -12.40%	883.13 -12.40%
12		Total	2254.13 -16.70%	2321.78 -14.20%	2321.78 -22.50%	2254.13 -16.70%	2321.78 -14.20%	2321.78 -14.20%	2254.13 -16.70%	2321.78 -14.20%	2321.78 -14.20%
13	Oxford Freedom	EE	253.59 -24.50%	261.2 -22.30%	261.2 -29.80%	253.59 -24.50%	261.2 -22.30%	261.2 -22.30%	253.59 -24.50%	261.2 -22.30%	261.2 -22.30%
14	Frdm HSA D 2/90%/NG	ES	557.9 -24.50%	574.64 -22.30%	574.64 -29.80%	557.9 -24.50%	574.64 -22.30%	574.64 -22.30%	557.9 -24.50%	574.64 -22.30%	574.64 -22.30%
15	10/25/50 after In-Net Ded	EC	469.14 -24.50%	483.22 -22.30%	483.22 -29.80%	469.14 -24.50%	483.22 -22.30%	483.22 -22.30%	469.14 -24.50%	483.22 -22.30%	483.22 -22.30%
16	UCR: 70	EF	786.13 -22.00%	809.72 -19.70%	809.72 -27.50%	786.13 -22.00%	809.72 -19.70%	809.72 -19.70%	786.13 -22.00%	809.72 -19.70%	809.72 -19.70%
17		Total	2066.76 -23.60%	2128.78 -21.30%	2128.78 -28.90%	2066.76 -23.60%	2128.78 -21.30%	2128.78 -21.30%	2066.76 -23.60%	2128.78 -21.30%	2128.78 -21.30%
18	Oxford Freedom	EE	217.09 -35.40%	223.6 -33.50%	223.6 -39.90%	217.09 -35.40%	223.6 -33.50%	223.6 -33.50%	217.09 -35.40%	223.6 -33.50%	223.6 -33.50%
19	Frdm HSA D 3/90%/NG	ES	477.6 -35.40%	491.92 -33.50%	491.92 -39.90%	477.6 -35.40%	491.92 -33.50%	491.92 -33.50%	477.6 -35.40%	491.92 -33.50%	491.92 -33.50%
20	10/25/50 after In-Net Ded	EC	401.62 -35.40%	413.66 -33.50%	413.66 -39.90%	401.62 -35.40%	413.66 -33.50%	413.66 -33.50%	401.62 -35.40%	413.66 -33.50%	413.66 -33.50%
21	UCR: 70	EF	672.98 -33.20%	693.16 -31.20%	693.16 -37.90%	672.98 -33.20%	693.16 -31.20%	693.16 -31.20%	672.98 -33.20%	693.16 -31.20%	693.16 -31.20%
22		Total	1769.29 -34.60%	1822.34 -32.60%	1822.34 -39.20%	1769.29 -34.60%	1822.34 -32.60%	1822.34 -32.60%	1769.29 -34.60%	1822.34 -32.60%	1822.34 -32.60%
23	Oxford Freedom	EE	324.79 -3.30%	334.53 -0.40%	334.53 -10.10%	324.79 -3.30%	334.53 -0.40%	334.53 -0.40%	324.79 -3.30%	334.53 -0.40%	334.53 -0.40%
24	Frdm HSA D 4/100%/NG	ES	714.54 -3.30%	735.97 -0.40%	735.97 -10.10%	714.54 -3.30%	735.97 -0.40%	735.97 -0.40%	714.54 -3.30%	735.97 -0.40%	735.97 -0.40%
25	10/25/50 after In-Net Ded	EC	600.86 -3.30%	618.88 -0.40%	618.88 -10.10%	600.86 -3.30%	618.88 -0.40%	618.88 -0.40%	600.86 -3.30%	618.88 -0.40%	618.88 -0.40%
26	UCR: 70	EF	1006.85 -0.10%	1037.04 2.90%	1037.04 -7.10%	1006.85 -0.10%	1037.04 2.90%	1037.04 2.90%	1006.85 -0.10%	1037.04 2.90%	1037.04 2.90%
27		Total	2647.04 -2.10%	2726.42 0.80%	2726.42 -9.00%	2647.04 -2.10%	2726.42 0.80%	2726.42 0.80%	2647.04 -2.10%	2726.42 0.80%	2726.42 0.80%
28	Oxford Freedom	EE	275.8 -17.90%	284.07 -15.50%	284.07 -23.70%	275.8 -17.90%	284.07 -15.50%	284.07 -15.50%	275.8 -17.90%	284.07 -15.50%	284.07 -15.50%
29	Frdm HSA D 5/100%/NG	ES	606.76 -17.90%	624.95 -15.50%	624.95 -23.70%	606.76 -17.90%	624.95 -15.50%	624.95 -15.50%	606.76 -17.90%	624.95 -15.50%	624.95 -15.50%
30	10/25/50 after In-Net Ded	EC	510.23 -17.90%	525.53 -15.50%	525.53 -23.70%	510.23 -17.90%	525.53 -15.50%	525.53 -15.50%	510.23 -17.90%	525.53 -15.50%	525.53 -15.50%
31	UCR: 70	EF	854.98 -15.20%	880.62 -12.60%	880.62 -21.10%	854.98 -15.20%	880.62 -12.60%	880.62 -12.60%	854.98 -15.20%	880.62 -12.60%	880.62 -12.60%
32		Total	2247.77 -16.90%	2315.17 -14.40%	2315.17 -22.70%	2247.77 -16.90%	2315.17 -14.40%	2315.17 -14.40%	2247.77 -16.90%	2315.17 -14.40%	2315.17 -14.40%

Analyze and Decompose

The decomposition tool allows the user to analyze through deconstruction, or prove a case. Select any cell in the program, and then break it down using any of the aforementioned criteria. What was the most popular plan type in this region for this quarter? What was the copay? With which drug card? Done, in an easy to present graphic.

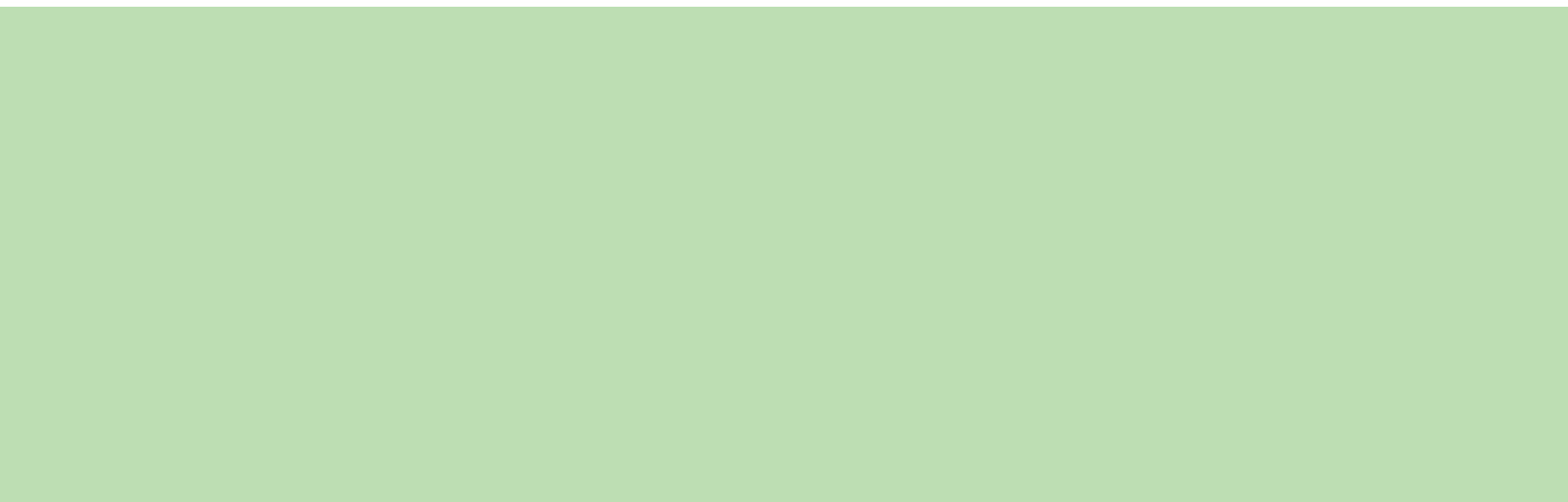


Provider Analysis

Every carrier searches for providers based on any number of criteria: Name, Address, Geography, Specialty, Language, Hospital affiliation, et al. Carriers can perform a targeted search, based on a disruption analysis, and generate a quality lead list in seconds. These reports typically cost thousands of dollars each and take weeks to prepare. They are standard as part of the CarrierConnect offering.

The screenshot shows the CarrierConnect web application interface. The top navigation bar includes 'HOME', 'User Manual', and 'LOGOUT'. The main content area is divided into four steps:

- Step 1 - Choose Network Criteria**: Includes a 'Reset' button and dropdown menus for 'State' (CA, CT, DC, DE, MA) and 'County' (Atlantic, Bergen, Burlington, Camden).
- Step 2 - Choose Networks**: Includes two dropdown menus: 'For Doctors in' (Aetna EPO, Aetna HMO/POS, Aetna MC, Aetna PPO, AmeriHealth HMO, AmeriHealth POS, AmeriHealth PPO, Cigna HMO/POS) and 'For Doctors not in' (Aetna EPO, Aetna HMO/POS, Aetna MC, Aetna PPO, AmeriHealth HMO, AmeriHealth POS, AmeriHealth PPO, Cigna HMO/POS).
- Step 3 - Choose Practices**: Includes a dropdown menu with options like Acupuncture, Addiction Disease, Addiction Psychiatry, and Adolescent Medicine.
- Step 4 - Generate Report**: A final step to generate the report.



EBIX HEALTH

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