

GOVERN HEALTHCARE LIKE THE MAJOR OPERATING EXPENSE IT ALREADY IS.

A tens-of-millions-dollar expense should not be governed almost entirely in hindsight or through assumptions built outside the enterprise.

\$75M

annual healthcare economics*

\$750K

every 1% of that expense

90 DAYS

bounded forward view

THE FIRE

Leadership can hold Finance and HR accountable for healthcare economics while giving them no employer-owned leading indicator of measured workforce metabolic-risk movement. The result is too much retrospective explanation and too little forward governance.

THE RELIEF METRA PROVIDES

Metra creates the missing employer-side layer: independent risk movement and bounded forward exposure intelligence that sits beside claims, actuarial analysis and carrier or broker views.

THE OUTCOME

ONE EMPLOYER-OWNED SIGNAL. STRONGER ACCOUNTABILITY. GREATER GOVERNANCE FROM PLAN YEAR THROUGH RENEWAL.

SELF-FUNDED | CONTROL

You pay the claims. Own the signal.

DURING THE PLAN YEAR

During the year: put risk movement beside claims, pharmacy, reserves and intervention spend.

AT RENEWAL

At renewal: bring employer-owned evidence beside actuarial and stop-loss assumptions before terms harden.

WHY THE ECONOMICS MATTER

At \$75M of annual healthcare economics, every 1 percentage point represents \$750K. The capability does not need to create dramatic change for better governance to become financially material.

ATTESTED METHODOLOGY Metra's Employer-Side Healthcare Forecasting methodology has received independent actuarial attestation.

EMPLOYER-SIDE HEALTHCARE FORECASTING STRATEGY CALL

Put the capability to work before the next healthcare decision arrives.

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