Metra

CFO / FINANCE

SELF-FUNDED | CONTROL

KEEP HEALTHCARE VARIANCE FROM TAKING FIRST CLAIM ON EBITDA.

Metra adds an employer-owned forward signal to a healthcare expense already competing with margin, hiring, wages, CapEx and the operating plan.

$37.5M	$375K	$3.0M
annual healthcare economics*	every 1% of that expense	an 8% adverse variance

THE FIRE

Claims tell Finance what has already happened. Forecasts arrive from carriers, actuaries and advisors. What has been missing is an independent answer to whether measured workforce metabolic risk is getting better, worse or staying flat while the year is still underway.

THE RELIEF METRA PROVIDES

Metra gives Finance that signal. Put it beside claims, pharmacy data and actuarial forecasts. Investigate divergence earlier. Scrutinize intervention capital. Build evidence before the next forecast, budget and renewal decision.

THE OUTCOME

FEWER SURPRISES. STRONGER FORECASTS. MORE CONTROL OVER WHERE HEALTHCARE VARIANCE LANDS.

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

On $37.5M, every 1 percentage point represents $375K. Metra does not promise a savings rate; it gives Finance another employer-owned input for governing an expense where small changes are 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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*Illustrative figures. Metra does not guarantee savings, claims reduction, premium reduction, carrier pricing or stop-loss pricing.