Metra

**TOTAL REWARDS / BENEFITS**
LEVEL-FUNDED | PERFORMANCE

# YOU ARE PAYING TO CHANGE METABOLIC RISK. KNOW IF IT IS ACTUALLY CHANGING.

Vendor dashboards can say programs are performing while claims variance and upward renewal pressure remain.

| $3.0M | $300K | 1 SIGNAL |
|---|---|---|
| illustrative intervention portfolio | 10% of that portfolio | better, worse or stable |

### THE FIRE

Employers spend millions across obesity, diabetes, hypertension and related interventions. The vendors being paid provide much of the performance reporting. Total Rewards can still lack an independent answer to the basic question: is the measured metabolic risk those dollars are intended to influence improving, deteriorating or stable?

### THE RELIEF METRA PROVIDES

Metra supplies the employer's independent signal. Use it to question conflicting evidence, defend or reconsider intervention spend, and know what deserves continued funding before another budget cycle locks in.

### THE OUTCOME

**KNOW WHAT IS MOVING. KNOW WHAT DESERVES FUNDING. ARRIVE AT RENEWAL WITH EVIDENCE OF YOUR OWN.**

### LEVEL-FUNDED | PERFORMANCE

**Do not wait for year-end experience to be your first meaningful signal.**

#### DURING THE PLAN YEAR

During the year: compare measured risk movement with plan experience and program investment.

#### AT RENEWAL

At renewal: bring the accumulated signal beside carrier experience and renewal assumptions.

### WHY THE ECONOMICS MATTER

On a $3M intervention portfolio, 10% represents $300K that can be defended, questioned or reallocated with stronger evidence - before the much larger healthcare expense is negotiated at renewal.

**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.