



## Make the right decisions on consumer-driven health plan options with a unique HRA comparison tool

▶ Choosing the right consumer-driven plan isn't easy, but it helps if you can compare your options. HRA Pricer,<sup>SM</sup> powered by the analytical database of Reden & Anders, can give you the power to evaluate the short- and long-term cost impact of various high-deductible plans with health care reimbursement (HRA) plan design options and compare those options with other offered plans.



HRA Pricer can compare employee out-of-pocket expenses in existing plans vs. the HRA option and identify the “winners and losers” by a variety of pricing variables. It also can identify HRA vs. non-HRA cost distribution. The data supplied by HRA Pricer equips you with the knowledge you need to make the best choices when selecting health care benefits.

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### Why HRA Pricer?

**Effective Analysis:** HRA Pricer enables employers to evaluate whether a proposed HRA option is more or less expensive than the baseline product over the course of three years. Because of the unique rollover provision of a consumer-driven product, it is important to evaluate its cost during a multi-year period.

**Variety of Pricing Variables:** In addition to cost-sharing information, other HRA pricing variables include:

- ✓ Deductible and coinsurance by contract type
- ✓ Definition of services covered
- ✓ Definition of HRA carryover provision
- ✓ Definition of HRA forfeiture provision
- ✓ Employee turnover
- ✓ Medical cost trend
- ✓ Geographic location of employer
- ✓ Employee demographics

**Vast Benchmarking Database:** The Reden & Anders Managed Care Utilization Rate Estimates (MCURE<sup>™</sup>) provides the foundation of the HRA Pricer. It is one of the nation's largest databases of actual experience of managed care organizations and products and is updated regularly to keep benchmarks current. MCURE can also utilize employer-specific data if it is available at the same level of detail. However, if only aggregate cost figures are available, the HRA Pricer will normalize the database to the employer-specific cost.