

PRISM COMBINATIONS

Use PRISM more effectively by combining key functions. Learn *Why* and *When* to use PRISM's popular functions. And, use the *How To* steps to perform the functions.

PRISM experts available (800) 696-4543.



TABLE RATES: Scenario & Solution

***Why and When* should I use a Table Rate Report?**

Scenario 1: My client has an open enrollment meeting and wants employees to be able to compare the costs of the EE (employee), EE + spouse, EE + children, and EE + family.

Scenario 2: My client has a new employee to hire and wants to estimate healthcare costs. My client knows the employee's age, family status, and home zip code.

Solution: Run a Table Rate Report to get a breakdown of costs based the employee's age, family status, and home zip code by carrier(s) or plan(s).

Special Combination:
*Also run an **Employee Worksheet** for each employee to help with open enrollment.*

HOW TO RUN A TABLE RATE REPORT

Get rates based on age, family status, and zip code.

1. From the Main Menu, click SMALL GROUP QUOTE.
2. Click TABLE RATES & BENEFIT REPORTS. Scroll down, click NEXT.
3. At the bottom, click TABLE RATES (*select to expand*).
4. Enter the company or employee zip code.
5. Click SELECT ALL PLANS FOR CARRIER. Add RAF.
6. OR, select USE PLANS SELECTED ABOVE RAF and select an RAF.
(Add plan(s) by placing them in the ***Include in Proposal*** box with the right arrow. Add *Effective Date*.)
7. Click CREATE PROPOSAL.
8. Click VIEW/PRINT PROPOSAL.

PROVIDER COUNT + NETWORK: Scenario & Solution

Why and When do I use Provider Counts and Network Analysis?

Scenario: I found alternative plans in a different network that might be better for my client. But, my client may not want to switch networks. How can I help the client consider switching to alternative networks?

Solution: PRISM provides one place to find network and provider information across multiple networks. Don't go to each carrier's website.

1. Run a **Network Analysis** Report and evaluate the networks' strengths by comparing the number of providers available.
2. Run a **Provider Counts** Report to count the number of PCPs, OBGYNs, and TOTAL providers per carrier.

Only present strong or stronger networks with numerous providers to your client.

Special Combination:

*Run a **Provider Search** to see if the new network includes the client's current providers.
Provide solutions with fewer switching costs.*

HOW TO RUN PROVIDER COUNTS & NETWORK ANALYSIS

Learn a network's strength – get a count of providers by location.

1. From the Main Menu, click the PROVIDER DIRECTORY icon. Click PROVIDER COUNTS or NETWORK ANALYSIS.
2. Select a County OR Enter a Zip Code and Radius. (In Network Analysis, choose a Network from the drop down if desired.)
3. Click SUBMIT.
4. You can select RUN NEW COUNTS or RUN NEW ANALYSIS or EMAIL THIS PAGE.
5. Click MENU Tab to return to Main Menu.

Note: CAL Choice and PAC Advantage show higher Provider Counts due to multiple networks.

TIP:

*To widen your search,
increase the Radius or
exclude the Network.*

EMPLOYEE WORKSHEETS: Scenario & Solution

Why and When do I use Employee Worksheets?

Scenario: I want to help my client with open enrollment. I would like to prepare printouts for each employee to show all the plans and costs within a specific package. This will help the employee to compare the plans and make informed decisions.

Solution: Quickly and easily prepare **Employee Worksheets** for the meeting. Run an **Employee Worksheet** for each employee sorted by carrier or specific plans per carrier. Each employee sees personalized costs comparisons for EE, EE/SP (spouse), EE/CH (child), and FAM (family).

Note: On specific plans, such as CaliforniaChoice, you have the option to override the Employer (ER) Contribution. Change the ER contribution percentage by including the EE% and Dep% for a specific plan.

EMPLOYEE ELECT offers 2 reports: **EE Cost** Report calculates the net cost for each plan per employee. **Total Cost** Report displays the total premium for each plan per employee.

Special Combination:

*Run a **Table Rates Report** for new employees. Show premium costs by plan for EE, SP, CH, FAM based on age, family status, and location.*

HOW TO CREATE EMPLOYEE WORKSHEETS

Prepare customized worksheets for each employee to compare costs.

1. From the Main Menu, click SMALL GROUP QUOTE and run a quote to the final step.
2. On the **Proposal Options** page, scroll down. Under the GENERAL PLAN INFORMATION section, select the box next to EMPLOYEE ELECT (*select to expand*).
3. After the box expands, click EMPLOYEE WORKSHEET.
4. Enter and select the desired information:
 - Run an **Employee Worksheet** on a specific Carrier to view **all plans** offered. Or, in the box below, select SPECIFIC PLANS per Carrier by clicking the drop-down menu. Hold CTRL for multiple.
 - Select **EE COST, RAF, and Contribution Period**.

Note: Options include **Override the ER Contribution**, for specific plans such as California *Choice*, by setting the ER contribution percentage and including EE% and Dep% for a specific plan. And, include **Benefit Details** for plan specifics.
6. Scroll down and click CREATE PROPOSAL.
7. Click VIEW/PRINT PROPOSAL or email it.

COST COMPARISON: Scenario & Solution

Why and When do I use the Cost Comparison Report?

Scenario 1: My client is price-sensitive. I want to find alternative plans that are less expensive than my client's current plan. I want to generate a list of plans sorted by cost and plan type (HMO and PPO). After, I will review the list and pick appropriate alternatives.

Scenario 2: I want my client to know that I've done my homework. I want to print and bring a list of all available plans sorted by either cost or carrier. I also want to provide a filtered list based my client's current plan types (HMO and PPO).

Solution: Run a **Cost Comparison** Report to show costs for available plans. Select **All Carriers**, and sort by **Premium** to show low- to high-cost plans.

Or, select specific **Carriers** with **RAFs** for the client to consider. Present reports filtered by **Plan Type** to for comparable alternatives.

Tip: *Most importantly, while building the quote, **Include the Current Plan**. Then, sort by **Premium** to show alternative plans from least to most expensive. Note the % change of the Current to Proposed plans.*

Only present plans that are less expensive (-% cost) but of similar or better value.

Special Combination:

*Run a **Full Benefits** Report to compare plan details, dollar to value. Use **Provider Search and Network Analysis** to support your proposed plans.*

HOW TO RUN A COST COMPARISON REPORT

Compare alternative plan costs to the current plan(s). Create a list with all plan costs.

1. From the Main Menu, click SMALL GROUP QUOTE and run a quote.
2. At the final step, on the **Proposal Options** page, scroll down. Under the *General Plan Information* section, select the box next to **Cost Comparison (select to expand)**.
3. Two options appear. Either:
 - A) Run a cost comparison of ALL CARRIERS, using one RAF or,
 - B) Select up to 10 specific carriers and RAFs by clicking the drop-down menu.
4. After, select Plan Type(s) listed in the box by clicking on the desired type and holding the CTRL key for multiple selections (e.g. HMO and PPO).
5. Sort by: **Premium** or **Carrier** in the drop down box.
Tip: Sort by **Premium** to show price-sensitive clients the cost of their current plan(s) to your proposed plans.
6. Click YES or NO to **Include Current Plan(s)**.
Tip: Click YES if you have assigned Current Plan(s). This will calculate and compare the % change of the current to proposed plans.
7. Scroll down and click CREATE PROPOSAL.
8. Click VIEW/PRINT PROPOSAL or Email it.

INDIVIDUAL/FAMILY QUOTE: Scenario & Solution

Why and When do I run an Individual/Family Quote to win business?

Scenario 1: I have a client who is leaving her current company to start her own business and wants to sign up for new coverage immediately. We have worked together for years and she wants me to quote her Individual/Family plans (IFP) from different carriers with Premiums ranging from \$200 to \$250 per month.

Scenario 2: I received a referral today. My long-time client wants me to find suitable Individual/ Family plans (IFP) for his brother and family. It is so time-consuming and cumbersome to gather plan information from each carrier's website and to wait for benefit informational packets to arrive in the mail. I want to help my client and win his brother's business. Is there an easier way to compile and run quotes for IFPs?

Solution : PRISM's *Individual/Family Quote* feature provides all the information in one central place – no need to visit every carrier's website or call and then wait for benefits packets to be mailed.

You can quickly and easily survey the market for the best plans that suit your client's needs, be it price, network, benefits, etc.

Note: Although Claremont does not represent proposals with Individual/Family Plans, we provide a quote engine that makes it easy for you to run quotes from one place.

Special Combination:

*Run a **Provider Search** and check if the client's current provider is also part of the proposed plans' networks. And, run a **Network Analysis** to find strong networks with numerous Providers.*

HOW TO RUN AN INDIVIDUAL/FAMILY QUOTE

Quickly run quotes for individuals without visiting each carrier's site.

1. From the Main Menu, click the INDIVIDUAL/FAMILY QUOTE icon.
2. Select ADD NEW and enter information for the individual/family. Or, recall a Saved Individual. NEXT.
3. Enter the **Date of Birth** using the format listed or the **Age**. **Note:** It is more accurate to enter the Date of Birth. Click NEXT.
4. Review the information entered. Click NEXT to continue or BACK to make changes.
5. Select the desired information. Hold the CTRL key for multiple selections: Carrier(s) from the menu, Plan Type(s), sort by Premium or Carrier, and SHOW details to see brief plan details. Click **RESELECT** to update.
6. CHECK the plans to include in the quote. Click NEXT to finish.
Tip: Click on a Plan Name to view full Plan Benefit Details.
7. In the **Proposal Format Options** Section, check items to include in the proposal, such as:
 - a) COVER PAGE, b) SIDE BY SIDE for a comparison of plans and costs, c) FULL BENEFITS for plan details, and d) COST COMPARISON – ALL PLANS (not just those selected) for costs from least to most expensive.
8. Click PREVIEW to quickly view the report. Or, click CREATE PROPOSAL and VIEW/PRINT PROPOSAL. Print or save the PDF.

CUSTOMIZE THE RAF: Scenario & Solution

Why and when should I customize the RAFs in my quotes to win business?

Scenario: I want to take advantage of carrier RAF specials this month. How can I reflect the reduced RAFs in my proposal?

Solution: Customize the RAF in PRISM and run a quote that reflects the premium reduction.

You can override PRISM's default RAFs and customize them for your proposal. RAFs can be customized to 3 decimal places (e.g., 1.025).

If you override the default RAFs, call Claremont to double-check if the Carrier will honor your RAF modification. You can also check PRISM's **Main Menu** page for Carrier updates and "Valid Through" dates.

Capitalize on opportunities to win business with carrier specials by easily running quotes with modified RAFs.

Special Combination:

*Run a **Cost Comparison Report** and a **Current vs. Renewal Report** to show clients their savings in dollar amount and percentage change. Remember to assign a **Current Plan** while building the quote if you want to compare Current vs. proposed plan costs.*

HOW TO CUSTOMIZE THE RAF

Customize your quotes by including carrier specials. Override the default RAFs.

PRISM uses the default RAF for every plan if you do not override it. Several places to modify RAFs include:

1. When you set up the Group Information with a Current Plan, you can select an RAF other than the default. However, this will only affect the *current plan* information and calculation. To modify the RAF to new plans you want to propose, follow either of the steps below.
2. There are several opportunities to change the RAFs by pulling down the drop down menu to select a different RAF on the plan selection pages.
3. However, the most flexible and accurate place to modify RAFs is through the **Rating Options** page. Click the **Preset RAFs?** box on the right side. Include Medical and Dental Carriers. Click SHOW RATES.

On the **Rating Adjustment Factor Presets** page, make sure the RAF rules are currently OFF by clicking the RAF RULES OFF button below.

For each carrier, pull the drop down menu and select an RAF to customize it. RAFs are precise to 3 decimal places (e.g., 1.005).

4. Click SAVE PRESETS/ SHOW RATES.

Note: If you override the default RAFs, call Claremont to double-check if the Carrier will honor your RAF modification.

PROVIDER SEARCH: Scenario & Solution

Why and when do I use the Provider Search to win business?

Scenario: I found alternative plans that might be better for my client. But, my client does not want to switch from the current plan because employees are happy with their current providers. How can I help the client to consider switching to my proposed plans?

Solution: PRISM offers a one-stop **Provider Search** for providers across all networks. Since different networks and providers are consolidated on our site, you do not need to visit multiple sites. This saves time and provides comparative market intelligence.

Address the client's objection. Run a **Provider Search** *beforehand*:

1. Find out the names of the client's current providers.
2. Run a **Provider Search** by entering the Provider's Last Name. Then Sort.
3. After you pick the plans you want, check that the Provider is *also* part of the network you are proposing by clicking the link on the last name. This brings up a **Provider Detail** page that lists all the Provider's Networks and Specialties.
4. Is the client's Provider part of your proposed network?
If so, your client will not have this objection.
5. Print the Provider Detail page for your meeting.

Special Combination:

*Run a **Network Analysis** and get a **Provider Count** to measure the strength of your proposed network. Only present plans where the provider network is strong or stronger.*

HOW TO RUN A PROVIDER SEARCH

Find providers by name, location, network, or specialty. Create a PDF for clients.

PRISM is the one-stop **Provider Search** to locate providers across networks. Providers from different networks are consolidated on our site to give you comparative data without the hassle of visiting multiple carrier sites.

1. From the Main Menu, click the PROVIDER DIRECTORY icon. Click PROVIDER SEARCH.
2. Either: A) Enter a Provider's Last Name (the first letters of the name or the exact spelling) OR B) Select any of the following search criteria from the drop down menus:
 - Zip Code and Radius of miles OR County (e.g., Marin)
 - Network
 - Specialty
3. Click SUBMIT and search results will appear.
4. Sort the information as desired, e.g., last name, by clicking the drop down menu. Then, click the SORT button to see results.
5. To view details on a specific provider, click on the Provider's name.
Tip: Learn which networks the provider accepts.
6. To generate a Report, click CREATE PDF. Click the **View/Print Proposal: "Provider Search"** link or **Email** it.
7. Click CANCEL or the browser BACK arrow to return. Click MENU Tab to return to Main Menu.

TIP:

To widen your search, do not enter narrow or specific criteria that limits. For example, increase the Radius and do not include a Specialty.

PERCENTAGE CHANGE OF CURRENT VS. PROPOSED PLANS: Scenario & Solution

Why and when would I add the employer group's Current Plan(s) and Rate(s) while building a quote?

Scenario: I want to win new business. I have a meeting with a prospect. I know I can find alternative plans that are similar in value and coverage but are less expensive than the current plans. How can I show the prospect the cost savings by switching to alternative plans versus renewing their current two plans, an HMO and a PPO?

Solution: Show prospects reports that automatically calculate the percentage increase or decrease (+/- %) compared to the Current Plans. Show alternatives that are less expensive but of comparable value to the Current Plans.

1) The first step is to assign **Current Plans** and **Rates** to the group. The Current Plans become the basis for comparison. Enter as many current plans as needed; PRISM will accurately calculate the percentage change for multiple plans. **Tip:** *You can customize all current plan information.*

2) The **Side by Side** Report compares costs between the Current Plans, Renewal plans and Proposed Plans. Always check the box **Include Current Plan** to get comparison information. If included, Renewal rates will automatically be included. PRISM calculates a percentage increase or decrease compared to the current plans in the **Change** row.

Tip: *The Current Plans will always appear in the first columns, followed by the Renewal Plans, followed by Proposed plans. You can fit up to 7 plans per page. Customize: Run Side by Side reports with each plan type to compare apples to apples. For example, in one report, only include HMO plans. Then, only PPO plans in another report.*

3) Also run a **Cost Comparison Report** and include **All Carriers** with specific **plan types** (HMO and PPO) to show that you have researched all alternative plans. Then, sort by **Premium** to show cost differences as a percentage change from the Current plan.

Tip: *Find plans on the report that cost at least 10% less (-10%) than the Current plan.*

Special Combination:

*Also run a **Current/Renewal** Report. Select **Summary** for costs broken down by EE, DEP, and TOTAL.*

HOW TO ASSIGN CURRENT PLAN(S) AND RUN COMPARISON REPORTS

Run Cost Comparison and Side by Side Reports to compare current plans with proposed plans

PRISM generates reports that calculate the dollar amount and percentage change (+/-%) between Current, Renewal, and Proposed plans. You must first enter the Current Plan's rate information. Reports will take the current costs as a basis for cost comparison.

1. From the Main Menu, click SMALL GROUP QUOTE. Select QUOTE NEW GROUP or RECALL SAVED GROUP. Click NEXT.

2. On the **Review Group Data** page, in the **Current Plan Information (optional)** section, add a current plan. In the **Select Plan Template to Add** drop-down box, select the client's current plan if available.

Note: If you do not find the exact plan, click the **Customize** link to change the plan's name, cost, etc. Click NEXT.

Select an **RAF** from the drop-down box. Click the ADD button on the right. Repeat Step 2 to add more plans.

3. Click the RATES button (below the ADD button) to add rate information:

- First, select a current plan for each employee from the **Plan** drop down box.
- Second, enter current rate information if you have it. Enter the Employee rates in the first column (EE Rate) and the Total rates (Tot Rate), which includes family, in the second column. Ex: 500, 1000.
- Entering Renewal rates is optional. If you leave the **Renewal rate** boxes blank, PRISM will pull rates based on the group effective date. Click NEXT.

Tip: If you do not know the exact rate breakdown between EE and Family, enter "0" in the **EE Rate** box and the Total amount in the **Tot Rate** box.

4. On **Review Group Data** page, click NEXT.

5. On the **Rating Options** page, you must include the Carriers of the Current Plans in the **Include** box. Click SHOW RATES.

6. On the **View and Select Medical Plans** page, you must check the Current Plans highlighted in blue. Click NEXT.

7. On the **Proposal Options** page, check the **Side by Side** Report. Select YES for **Curr Plan**.

8. Check the **Cost Comparison** Report. Check YES to **Include Current Plans**.

HOW TO RUN AN “EZ” QUOTE IN 7 STEPS (RUN A REQUOTE ON BACK)

PRISM is the one-stop quote shop. The widest carrier selection of any online broker quoting system.

1. Enter Group Information

Enter the group name, zip code, SIC Code and number of employees. The Effective Date is automatically populated with the first of the following month. Scroll to the bottom of the page and click NEXT.

2. Enter Employee Census

Enter employee's name (you can enter the first or last name), date of birth, gender, status and zip code. These fields are mandatory. All other fields are optional. Scroll to the bottom of the page and click NEXT.

3. Review Group Data

Review the information you have entered on the previous screens. Scroll to the bottom and click NEXT.

4. Rating Options

Select the carriers you would like to quote by highlighting those carriers in the **Exclude** box and then by clicking the **right arrow** button to the **Include** box. Scroll to the bottom of the page and click SHOW RATES.

5. View and Select Medical Plans

To select the carrier and plans you are quoting, click in the box to the left of the carrier's name. Scroll to the bottom of the page and click NEXT.

6. Compare Your Selected Plans

To add riders to the plan, click on the blue link that says RIDERS. If you do not want riders, scroll to the bottom and click NEXT.

7. Proposal Options

Select the EZ QUOTE button. This will check the boxes that will provide a standard Claremont proposal format.

Deselect Vision and Life if you are not quoting these.

Scroll to the bottom of the page and click CREATE PROPOSAL.

TIP:

PRISM's robust reporting capability is flexible and customizable. Call our experts to help with advanced features.

HOW TO REVISE A QUOTE (RUN A REQUOTE)

Don't start from scratch. Modify an existing quote. Add or remove carriers, plans, employees, and RAFs.

1. From the Main Menu, click SMALL GROUP QUOTE.
2. Select a Producer. Click RECALL SAVED GROUP to select from a drop down of existing groups. Scroll down, click NEXT.
3. On the **Review Group Data** page, view your Saved Quotes. In the **Saved Quotes** section, find the quote you want to modify and check the **Requote** box next to it. Then, click the QUICKQUOTE button.

Note: A Requote will only work if you previously ran a completed quote by clicking the CREATE PROPOSAL button. If you never clicked CREATE PROPOSAL, PRISM would not have your saved selections.

4. On the **Rating Options** page, make sure that the carriers you previously selected are in the **Include in Medical Rates** and **Include in Dental Rates** boxes. Now, make changes to those boxes by excluding or including other carriers. Customize RAFs by checking the **Preset RAFs** box. Then, click SHOW RATES.

5. Once on the **View and Select Medical Plans** page, you can revise the plans you previously selected and exclude or include plans you want to quote. The most important thing is to make sure your new Carrier and Plan modifications are reflected on this screen. To do so:

- Select **ALL** in the **Carrier** box
- Select **ALL** in the **Plan Type** box
- On the right, next to **Plans**, click **ALL** (radial button)
- Click **RESELECT**

6. Scroll down and view the list. All previously selected plan and carrier information should be checked. And, the new plans and carriers you just added should be available for selection. After checking the selections, click NEXT.

7. Complete running the quote.

TIP:

Save each revised proposal as a PDF with a unique name on your computer.