

HealthMAPS

Powering competitiveness in a rapidly changing health industry

HealthMAPS® combines rating manuals, analytics and product surveys with a robust, web-based software solution to provide a comprehensive resource for current health industry information. Available as a suite or independent modules, each component of HealthMAPS works to enable disciplined decision making, benefit relativity analysis and risk management guidance to organizations of all sizes.

HealthMAPS rates a range of health products



Specific stop loss



Aggregate stop loss



Prescription drugs



Reference-based pricing

More than 200 companies have relied on HealthMAPS as their primary source of rating information or for a confirmation and expansion of their existing database. HealthMAPS is uniquely positioned to deliver best-in-class data informed by our extensive advisory expertise and benchmarked against an expansive client base spanning self-insured employers, insurer and reinsurer markets.

Restoring stability

Healthcare affordability and rate competitiveness are more critical than ever as organizations face economic and healthcare uncertainties exacerbated by the COVID-19 pandemic and newly emerging high-cost drugs and gene therapies. Mapping your post-pandemic course with accurate, current and easy-to-use information is critical for success.

- Model estimated benefit costs and the effect of various plan provision changes.
- Offer protection to self-funded medical plans from losses due to large claims.
- Compare options for self-funded plans to help offset stop loss premium increases.
- Produce quotes, rate information and client-ready reports.

Successfully reach your destination

The data and analytics presented through HealthMAPS helps clients measure and manage risk and capital, improve business performance and create sustainable competitive advantage.



Specific stop loss

Specific stop loss manuals provide information to establish rates and risk charges for a wide variety of stop loss products. The specific stop loss premium rate calculations allow for adjustments for specific deductibles, contract types, managed care features, preferred provider organization (PPO) discounts, area factors, and administrative and marketing expense structures.



Aggregate stop loss

Aggregate stop loss manuals provide information to establish rates and risk charges for a wide variety of stop loss products. The aggregate stop loss manual and software allows risk charges to be established for a variety of attachment point levels and combines actual experience with manual claims to set the expected claims level for common medical plans.



Stop loss surveys

Using market intelligence, stop loss surveys allow you to determine and evaluate competitive positioning, evaluate how your company's rates compare with others in the industry, and view competitive pricing relationships for specific and aggregate stop loss products.



Prescription drug

Prescription drug rating includes the capability to handle three-tier copay/coinsurance, deductibles, mail-order and specialty drugs.



Reference-based pricing tool

This tool allows you to calculate network discounts at various specific stop loss deductibles for plan documents that pay claims based on a percentage of Medicare fees.



HealthMAPS

Our HealthMAPS® software is now available in a robust, streamlined web-based platform that is fast, accurate and on demand. Experience improved accessibility, enhanced reporting, modernized interfaces and updated export features to save time and improve performance.

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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