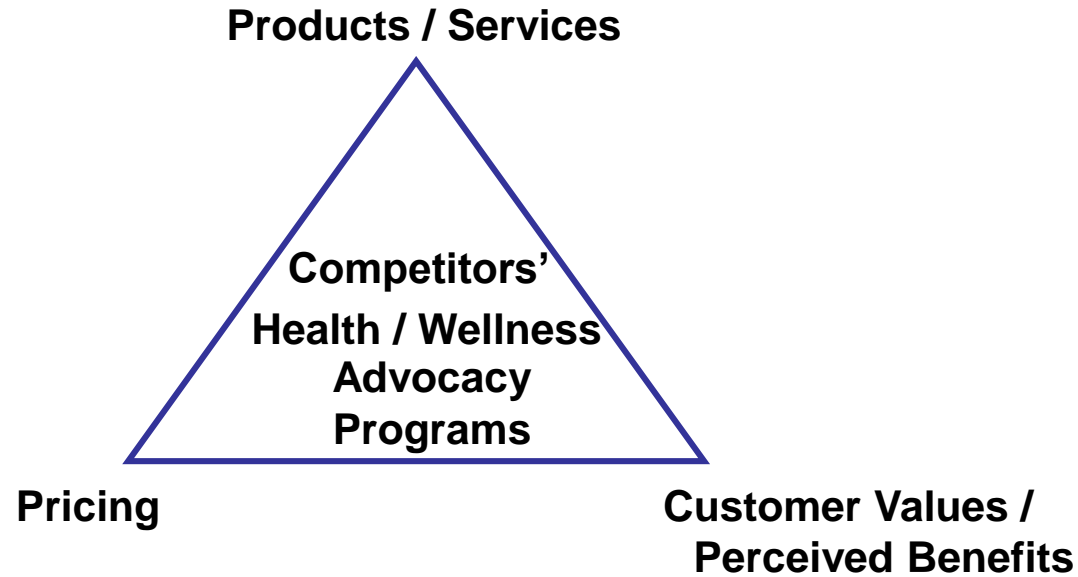


**To develop its own health advocacy program, a major insurance carrier needed to benchmark competitive programs in the market**

## The problem

(1 of 3)

- The market considered the client's programs strong, but pricey
- The client was not familiar with competitive offerings
- The client required a benchmark of competitive products, pricing, and customer value



***nxtMOVE interviewed consultants, large employer groups, and health insurers to develop benchmarks for the client's program***

**The approach**

(2 of 3)

**Program Elements**

- Outreach
- Self (member) referral
- Provider referral

**Pricing**

- "Baked-in"
- Ala carte
- Ranges: \$2-\$6 pmpm

**Employer Group Needs**

- ROI
- Decreased % increases in premiums
- Employee incentives

**Comparison to client's own programs**

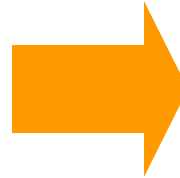
## ***The activities of the market guided the continuing development of the client's product***

### **The results**

(3 of 3)

#### **Key Findings**

- Personal touch is most effective
- Phone and live coaches are most common
- On-line tools must be a part of the program
- All stakeholders seek referrals into programs (members, providers, health fairs, etc.)



#### **Client Implications**

- Need for greater choice – more ala carte flexibility
- Pricing is competitive
- Focus on middle market as well as large groups
- Both ASO and fully insured clients see benefits