

Have you tried intervention programs that promise cost savings and quality improvements?

Can you tell if they delivered on those promises?

How well were these programs received by plan participants?

How do you know which intervention program is best for your organization?

MorningStar Actuarial Consulting can help answer these questions. We conduct sophisticated actuarial analyses with sound, proven methodologies to understand the issues affecting specific populations and assess vendor capabilities. This helps to avoid unintended consequences of reliance on untested claims and improve the likelihood of achieving the desired outcome.

Some of the most powerful tools a plan sponsor can bring to bear on the issue of out of control health care costs are intervention programs. These systems are designed to target and manage events within the employer's population that drive costs. The best of them can have a dramatic, positive impact on both costs and employee satisfaction. Many, however, may do just the opposite. There is often little documentation of actual results, so employers should be cautious about claims made by organizations promoting these type of services. Many rely on questionable study methodology as the basis for claims of cost savings and return on investment. Additionally, even if the study methodology is sound, these assertions should be validated with actual results, and employers need to assess if the program in place today or being considered targets the issues that drive cost within their employee population without compromising quality of care or participant satisfaction.

Health care intervention programs include, but are not limited to:

- Patient Advocacy
- Navigation Support
- Primary Care Carve-Out Arrangements
- Surgery Carve-Out Arrangements
- Expert Opinion Services
- Digital Musculoskeletal
- Telehealth
- On-site clinics
- Transparency Programs
- Remote Monitoring
- Decision Support
- Narrow or Specialty Networks
- Care Coordination
- Pre-authorization
- Concurrent Review
- Utilization Management
- Discount Programs
- In-Home Care
- Case Management
- Demand management
- Disease management
- Pharmacy Management
- Population Health Management
- Wellness



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