

Online Suite of Market Research Tools for Corporate Health Benefits Programs

Employers today are asking employees to become better health care consumers. As a result, employers need to become better health care suppliers. Your company can use Asparity's Web-based decision support tools to help with the first goal. Now with SimHR — Asparity's online suite of market research tools — you can achieve the second goal. SimHR allows you to design and price a health benefits program that not only satisfies your employees' personal and financial needs but also helps to control your company's health care costs.

What SimHR Does

SimHR provides you with online access to your population's data from Asparity's online decisions support services — used to select a medical plan — and four market research tools to help answer important questions about how your population buys health benefits.

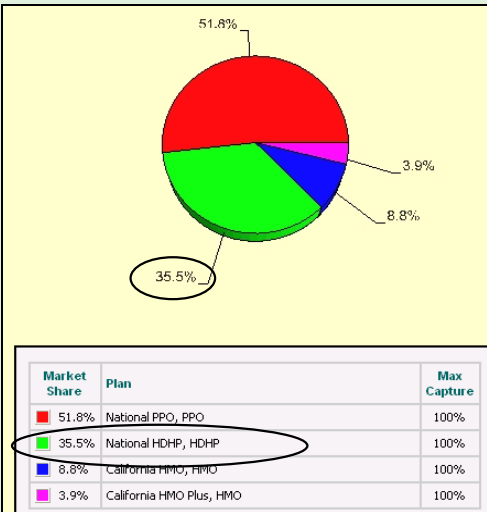
Market Share — the distribution of participants by plan offerings — shows how your population may respond to changes made in plan offerings, benefit designs and employee contributions.

Attribute Importance Profiles — the relative importance of medical plan attributes to participants when selecting a plan — helps you understand what drives segments of your population (e.g., business units, income levels, job class) to enroll in specific medical plans or plan types.

Cross Tabs — the frequency distribution — shows participants by demographics (e.g., age, gender, coverage level, etc.) in an easy-to-read table format.

Turnover Tables — the migration trends of participants in response to plan changes — details the demographics behind plan-switching behavior to help you evaluate how the population may respond to future changes.

Sample Results: Market Share Tool



A company plans to introduce a High Deductible Health Plan (HDHP) in California, but needs to understand the plan migration trends of local participants. The Market Share tool illustrates the possible plan enrollment shift and that a HDHP plan is the “best fit” for 35 percent of participants in California.

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How SimHR Works

SimHR builds on the information in the annual report — employee usage results of Asparity's decision support tools during an annual enrollment season — and provides the ability to evaluate in “real time” how employees might respond to new benefit designs, plan offerings, and pricing for your strategic planning purposes.

Self-Service Approach

SimHR provides online access to your data in a secure, hosted environment. This means you can conduct analyses at your convenience with no need for outside assistance at minimal cost.

Intuitive Tool Design

SimHR is easy to use and driven by pull-down menus. We designed the tools so you can model different scenarios — plan choice, benefit levels, and contribution strategies — and get answers to your questions as quickly and simply as possible.

Market-Research Based

SimHR positions you to take a product development approach to your company's health benefits program. By relying on conjoint analysis — the same science used to bring new products to the marketplace — the results help you better understand your population's buying behavior.

Why Use SimHR

As many companies have learned the hard way, it is difficult to satisfy your employees and control health care costs. SimHR compliments traditional techniques such as actuarial and claims analysis to help you do both.

“By taking a product developer's approach when designing a comprehensive benefits and retirement package, employers will be in a better position to offer attractive benefits without going broke.”

— **The McKinsey Quarterly,**
June 2005