



Modeling and underwriting platform for self insured health plans.

Tidal shift in the industry

- 1) Healthcare cost and health insurance cost at a tipping point that is driving demand for change.
- 2) Bifurcation of **brokers** on old transactional model vs ***strategic healthcare advisors*** who successfully improve benefits and lower costs over time.

Strategic Healthcare Advisors will Dominate the Industry

- Employers realizing they are in the healthcare business
- Employers need oversight of their healthcare delivery supply chains

Strategic Healthcare Advisors will Dominate the Industry

- Incentive alignment with employer
- Custom care delivery network to improve outcomes and lower costs
- Plan design and vendor integration to enable smarter consumer decisions
- Employee engagement and education
- Movement to self funding if possible and not already there
- Stop loss contracts
- TPA selection
- Vendor selection

Lack of Technology and Automation in Self Funded World

- many moving parts in a self funded plan
- many moving parts in care delivery supply chain
- growing number of options to evaluate
- longer process to underwrite and bind self funded plans
- more time spent communicating with customers

What is Allay's role?

Allay is building the actuarial modeling and underwriting platform that empowers innovative healthcare advisors to improve benefits and lower costs for their customers.

What is Allay's role?

Allay represents the stop loss carriers and is agnostic to everything else that goes in to the plan.

Phase 1 and 2

Phase 1

- pre-packaged plans we can help with

Phase 2

- customization + underwriting



Get a Quote

Request Underwriting >

To start, complete the following steps.

- > Group Details + Add
- > Census + Add
- > Existing Plans for Comparison Skip + Add
- > Claims Data Not Available + Add
- > Modelling + Add
- > Additional Information + Add



Get a Quote

Request Underwriting >

To start, complete the following steps.

- > Modelling + Add
- > Additional Information
 - + Select a pre-packaged plan
 - + Create your own program
- Completed
- ✔ Group Details + Add
- ✔ Census + Add
- ✔ Existing Plans for Comparison Skip + Add
- ✔ Claims Data Not Available + Add



Add medical plans to your model

Add the plans you want below to the model to request pricing

Select the programs who's plans you want to include



Guided Benefits



GBS



Secure Plans



Protect Plans



WellNet Healthcare



BPA

Choose Plan Designs >

63 plans available



Get a Quote

Request Underwriting >

To start, complete the following steps.

✓ **Modelling** Preview + Share with Client + Add a Plan

Protect Plans

Protect Plan HSA 4,000 40% Claims Fund				\$77,849.76/yr
8 Employee	1 Employee & Spouse	0 Employee & Children	1 Employee & Family	
\$503.57/mo	\$1,047.99/mo	\$1,047.99/mo	\$1,410.93/mo	
Protect Plan HSA 5,000 40% Claims Fund				\$77,849.76/yr
8 Employee	1 Employee & Spouse	0 Employee & Children	1 Employee & Family	
\$503.57/mo	\$1,047.99/mo	\$1,047.99/mo	\$1,410.93/mo	
Expected Savings Across All Plans Compared to existing participation		<u>Long Term Outlook</u>	Claims Fund Maximum Across All Plans/yr	Total Annual Cost
76%		\$76,320 annual savings	\$6,360 monthly savings	\$155,699.52/yr

> Additional Information + Add

Completed ✓ Group Details + Add

✓ Census + Add

✓ Existing Plans for Comparison Skip + Add



Create a Custom Program

- 1 Plan Designs
- 2 Expenses
- 3 Stop-loss Design
- 4 Participation

Plan Name e.g. Plan B		Plan Type PPO	
Network Aetna - PPO OA Choice POS II		Direct Primary Care DPC - Healthcare Redefined	
\$5 per employee/month		\$5 per employee/month	
Deductibles		Out-of-Pocket Max	
Individual \$500	Family \$10,000	Individual \$1,000	Family \$12,000
Co-insurance (for plan)			
In-network 90%	Out of Network 50%		
Co-pays			
Primary Care Visit	Specialist	Urgent Care	Emergency Room

Plans Created

Plan B PPO 500 2018

Aetna - PPO OA Choice POS II 

DPC - Healthcare Redefined 

\$5 per employee/month

\$5 per employee/month

Deductibles

Individual

Family

\$500 

\$10,000

Out-of-Pocket Max

Individual

Family

\$1,000 

\$12,000

Co-insurance (for plan)

In-network

Out of Network

90% 

50%

Co-pays

Primary Care Visit

Specialist

Urgent Care

Emergency Room

\$25 

\$25 

\$25 

Ded/Coins 

Custom Co-pay

Name	Value	
<input type="text"/>	<input type="text"/>	

Rx Co-pays

Deductible

Generic

Formulary (preferred)

Specialty

\$0

\$5 

\$5 

\$5 

Included in overall deductible

Include non-preferred

Do not include

Save Plan & Select Expenses

Add Another Plan 

Total Savings Across All Plans

Compared to your current enrollment you'll have

5%

\$6,717.84
annual savings

Long Term Outlook

\$559.82
monthly savings

Claims Fund

Annual Maximum Across All Plans

\$54,841.25

Total Annual Cost

\$137,103.12

[See Individual Plan Savings](#)

Deductibles

Individual
Family

Out-of-Pocket Max

Individual
Family

Coinsurance

Office Visit-Primary

Specialist

Routine Preventive Care

Inpatient Hospital (Facility)

Outpatient Surgery (Facility)

Emergency Room Copay

Rx-Deductible

Rx-Generic

Rx-Preferred Brand

Rx-Non-Preferred Brand

Rx-Specialty

Pricing Per Employee

Estimated Participation

Total Premiums

GBS PPO 2500/80

	In-network	Out-of-network
Deductibles		
Individual	\$2,500	\$2,500
Family	\$5,000	\$5,000
Out-of-Pocket Max		
Individual	\$4,000	\$4,000
Family	\$8,000	\$8,000
Coinsurance	80% coinsurance	70% coinsurance
Office Visit-Primary	\$20 copay	\$20 copay, ... +
Specialist	\$40 copay	\$40 copay, ... +
Routine Preventive Care	\$0	Not covere ... +
Inpatient Hospital (Facility)	80% coinsu ... +	70% coinsu ... +
Outpatient Surgery (Facility)	80% coinsu ... +	70% coinsu ... +
Emergency Room Copay	\$100 copay	\$100 copay
Rx-Deductible	\$0	-
Rx-Generic	\$0	-
Rx-Preferred Brand	\$30	-
Rx-Non-Preferred Brand	\$60	-
Rx-Specialty	-	-

\$454.92/mo Employee True Cost	\$1,037.04/mo Employee & Spouse True Cost
\$769.37/mo Employee & Children True Cost	\$1,351.49/mo Employee & Family True Cost

4 Employee 0 + Children	0 + Spouse 1 + Family
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\$3,171.17 \$3,054.04

GBS PPO 1000/70

	In-network	Out-of-network
Deductibles		
Individual	\$1,000	\$1,000
Family	\$2,000	\$2,000
Out-of-Pocket Max		
Individual	\$4,000	\$4,000
Family	\$8,000	\$8,000
Coinsurance	70% coinsurance	60% coinsurance
Office Visit-Primary	\$20 copay	\$20 copay, ... +
Specialist	\$40 copay	\$40 copay, ... +
Routine Preventive Care	\$0	Not covere ... +
Inpatient Hospital (Facility)	70% coinsu ... +	60% coinsu ... +
Outpatient Surgery (Facility)	70% coinsu ... +	60% coinsu ... +
Emergency Room Copay	\$100 copay	\$100 copay
Rx-Deductible	\$0	-
Rx-Generic	\$0	-
Rx-Preferred Brand	\$30	-
Rx-Non-Preferred Brand	\$60	-
Rx-Specialty	-	-

\$494.18/mo Employee True Cost	\$1,132.44/mo Employee & Spouse True Cost
\$854.64/mo Employee & Children True Cost	\$1,492.90/mo Employee & Family True Cost

5 Employee 0 + Children	0 + Spouse 1 + Family
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\$3,963.80 \$4,565.60

GBS PPO 500/80

	In-network	Out-of-network
Deductibles		
Individual	\$500	\$500
Family	\$1,000	\$1,000
Out-of-Pocket Max		
Individual	\$3,000	\$3,000
Family	\$6,000	\$6,000
Coinsurance	80% coinsurance	70% coinsurance
Office Visit-Primary	\$20 copay	\$20 copay, ... +
Specialist	\$40 copay	\$40 copay, ... +
Routine Preventive Care	\$0	Not covere ... +
Inpatient Hospital (Facility)	80% coinsu ... +	70% coinsu ... +
Outpatient Surgery (Facility)	80% coinsu ... +	70% coinsu ... +
Emergency Room Copay	\$100 copay	\$100 copay
Rx-Deductible	\$0	-
Rx-Generic	\$0	-
Rx-Preferred Brand	\$30	-
Rx-Non-Preferred Brand	\$60	-
Rx-Specialty	-	-

\$533.06/mo Employee True Cost	\$1,229.25/mo Employee & Spouse True Cost
\$928.81/mo Employee & Children True Cost	\$1,624.99/mo Employee & Family True Cost

5 Employee 0 + Children	0 + Spouse 1 + Family
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\$4,290.29 \$5,183.48