

Innovu’s unique combination of powerful technology and experienced consulting and analytic staff provide unparalleled support to advisors. Our data analysis across the full spectrum of human capital risk further sets us—and our advisor partners—apart.

You get targeted, actionable insight about the issues driving client costs from automated monthly and quarterly reports and alerts. Use the data to recommend solutions and measure their impact. Unlike our competition, we transition you from an advisor/broker role to a strategic human capital risk advisor.

You will achieve:

- Market differentiation and more organic sales
- Increased retention
- Improved gross margins
- Increased cross selling opportunities



Innovu’s Process

Collect

Innovu collects and stores original client carrier claims files in our secure cloud-based, HIPAA compliant digital vault. Client data is protected from vendor transition and is accessible for auditing. We cleanse the data and match each member across multiple vendors and data sets—health, workers’ compensation, and retirement—giving you deep insight into each client’s costs, utilization, and risk.

Frame

Your team spends a lot of time producing monthly, aggregate, and benchmark reports. We’ve automated the task, allowing your analysts to dig deep into data at the member level and perform tasks that drive more value for your clients.

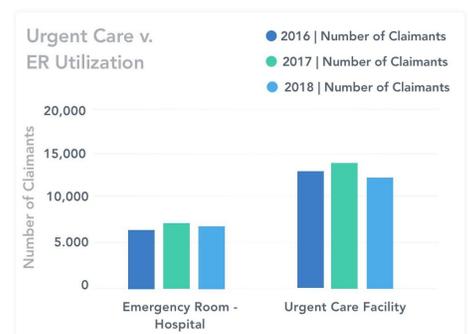
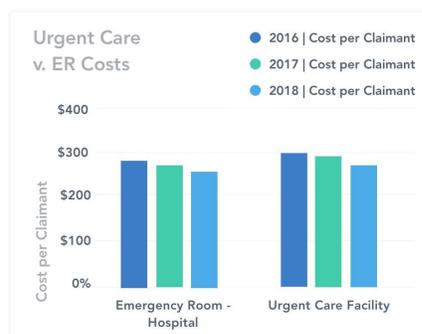
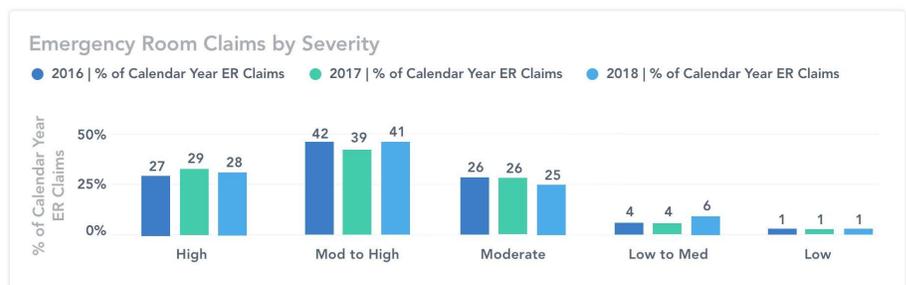
Standard reports include but are not limited to:

- Financial • Clinical
- Preventive • Predictive

Benchmarking

- National • Regional • Industry Specific

Access the most comprehensive and detailed benchmarking data, leveraging more than 100 million lives, as well as the most accurate Rx pricing information.



Target

With Innovu, you get more than just data. You get the expertise of our dedicated Partner Analytic Consultants, who work directly with you to identify tangible cost savings opportunities for your clients.

We help you:

Know When Issues Occur

Automatic alerts flag potential issues in each client's population. Our partner analytics consultants vet each alert to ensure you get actionable analytics.

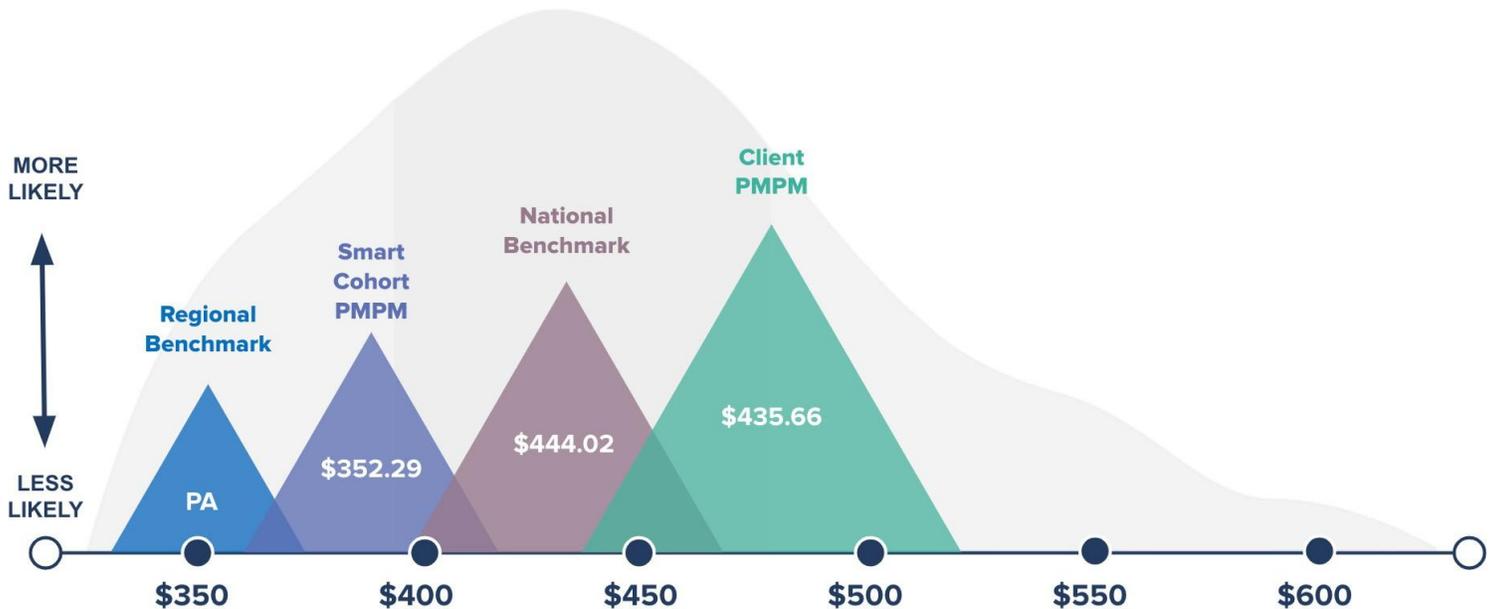
Benchmark Better

Our SmartCohort benchmark is the most precise, client-focused benchmark on the market. Using a client's census file, we create 1,000 virtual peers by randomly selecting, for each member of the population, 1,000 age, Zip Code, and gender demographic matches from our database. We then compare client costs on an allowed basis (to remove plan design influence) to the average costs of the SmartCohort, as well as regional and national benchmarks.

Uncover the Root Causes of Issues

Our partner analytic consultants, with 25 years of benefits industry expertise, dig deep into the data to get to the root cause of client issues. Use the insight to recommend targeted solutions, such as:

- Pharmacy carve-out
- Specialty pharmacy management
- Drug substitution initiatives
- Site of care treatments
- Diabetes care management
- Substance abuse/
mental health evaluations



Implement

Your clients rely on you to curb their benefits spend with targeted solutions that address their issues. Using our data, we collaborate with you to quantify opportunities for your consultants to implement meaningful solutions. We also share data with third-party vendors to assist your efforts.

Measure

Innovu measures the actual performance of each solution you implement, based on metrics you and your clients established. This helps define the ROI of each solution and guides your future strategic planning efforts.

“You can’t control what you can’t measure.”

Tom DeMarco

Full date		12-month Baseline				Program Year 1			
Drug Class	Drug Name	Allowed Cost	# Claims	Quantity Dispensed	Cost per Quantity	Allowed Cost	# Claims	Quantity Dispensed	Cost per Quantity
1	Antilucer Agents and Acid Suppressants	\$674,241	3,013	154,364	\$4.37	\$159,655	931	37,061	\$4.31
2	Fibromyalgia Agents	\$212,714	444	39,608	\$5.37	\$227,789	394	36,520	\$6.24
3	Analgesics and Antipyretics	\$128,514	258	14,606	\$8.80	\$136,397	236	13,907	\$9.81
4	Antidiabetic Agents	\$59,441	87	9,660	\$6.15	\$69,126	58	7,860	\$8.79
Grand Total		\$1,074,911	3,802	218,238	\$4.93	\$592,967	1,619	95,368	\$6.22

You Can Be A Strategic Human Capital Risk Advisor

As market competitiveness intensifies, you need to deliver tangible, data-driven solutions to your clients. Innovu combines a best-in-class platform with benefits industry expertise to enhance your firms' analytical capabilities.

Retain existing business. Win new clients.
Partner with Innovu.

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www.innovu.com