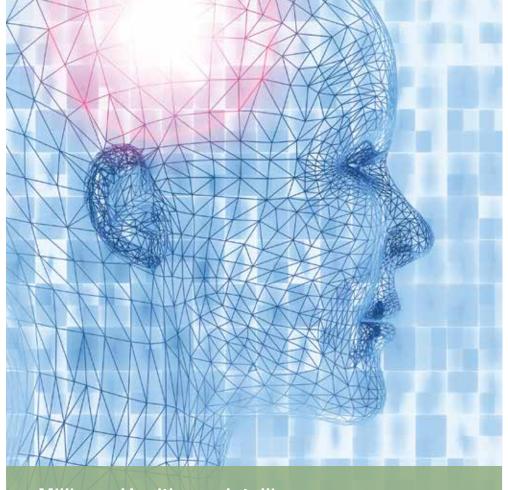


MILLIMAN HEALTHCARE INTELLIGENCE



Milliman Healthcare Intelligence can help you make decisions with confidence

In pursuit of effective and efficient care

Healthcare's mandate to make high-quality care accessible to all Americans requires substantive advancements in data, analytics, and management. We need to answer questions more accurately about where money is being spent, whether these expenditures are improving health, and whether they are in line with regional and national benchmarks. With a powerful combination of actuarial expertise and proven technology platforms, companies and employers can make better healthcare decisions and reduce costs.

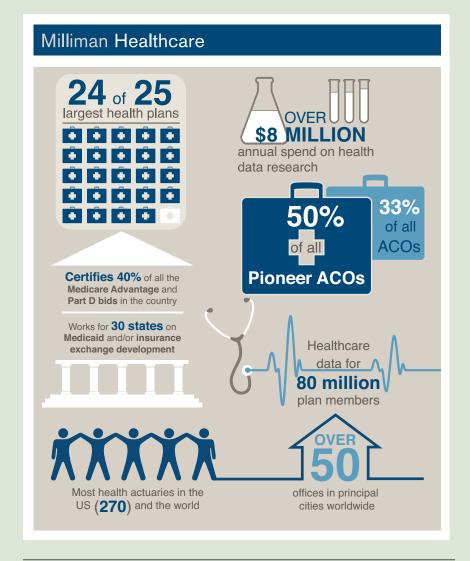
While most agree that this is the right approach, the question remains: How do you do it?

Healthcare companies need to contrast their own information with accurate, comprehensive industry data to gather new insights and make more informed decisions. Pavors and providers need solutions that:

- Provide relevant benchmarks and best practices that reflect changing industry needs
- · Create new analytic models that more accurately quantify risk
- Reduce both traditional healthcare costs as well as administrative expenses
- Help payors, providers, agencies, and coalitions adapt to rapidly changing delivery and reimbursement models and expectations
- Facilitate objective decision support and product/plan design that anticipate future trends

About Milliman Healthcare

Milliman, with offices in principal cities worldwide, has been delivering relevant and critical products and services to the healthcare market since 1947. We serve health plans, accountable care organizations (ACO), state and federal government agencies, and health systems and providers.



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Getting to decision confidence: Milliman Healthcare Intelligence

Our solutions leverage a unique approach—Milliman Healthcare Intelligence—that will help you meet coming healthcare challenges head on. Our clients benefit from more than 65 years of experience in health consulting, data sourcing, analysis, and problem solving.

Milliman Healthcare Intelligence includes industrystandard best practices, well-established benchmarks, and precise analytics that enable organizations to make care, pricing, and risk-management decisions with confidence.

OUR PRINCIPLES

Products and services held to a higher standard: You make critical business decisions based on our work. We believe this requires us to hold our products and consulting services to a rigorous standard of peer-review validation. Our actuarial foundation means we know the importance of good data and how best to apply it.

Problem-solving expertise based on real-world experience: Our solutions are vetted in the trenches using actual client claims, prescription data, and long-standing client relationships. Our client base is diverse, allowing us to understand many perspectives.

Independence and transparency: We're not owned by a health plan or a drug company, nor are we publicly traded. We do not accept commissions from brokers or reinsurers. You can be assured that we do only what's in the best interest of our clients. This means that our clients can always know the "why" behind our answers.

Broadest and deepest data sets and guidelines: We've been collecting data on behalf of our clients for our entire history. Milliman Healthcare Intelligence includes a longitudinal research database of full medical and prescription drug claims experience for more than 80 million plan members annually. Our clients can go beyond peer comparisons to understand what they really need to succeed in new competitive and regulatory environments.

Significant investments in healthcare industry brainpower: Milliman has more health insurance actuaries (270) than any other consulting firm in the United States, and we invest millions of dollars annually in internal healthcare industry research.

When you have these kinds of resources at your disposal, answers to both macro- and micro-level questions become clearer, even in uncertain times:

- · Which procedures should be covered?
- How should I price plans before and after the Affordable Care Act (ACA)?
- What types of new members should I attract?
- Which populations can I manage more effectively?
- How am I performing against industry benchmarks?
- How can I leverage the ACA?
- How can we make an ACO a profitable endeavor?
- How are preventive services impacting the bottom line?
- What conditions are driving risks in my population?

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Milliman Healthcare solutions

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Advanced Risk Technologies

Milliman Advanced Risk Technologies: Improving decisions and risk actions for rating and population health management by providing greater insight, superior predictive performance, and unprecedented clinical transparency. For more information, contact diane.laurent@milliman.com.

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HealthcareEDU

Milliman HealthcareEDU: On-demand, healthcare e-learning courses from objective industry experts. From the fundamentals to the complexities of healthcare, Milliman HealthcareEDU distills concepts and facts into digestible knowledge for your team. For more information, contact simon.spaid@milliman.com.

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Health Cost Guidelines

Milliman Health Cost Guidelines: Facilitating detailed claims analysis, pricing, benchmarking, and underwriting through in-depth actuarial research and analysis that uses comprehensive, current, and authenticated databases. For more information, contact HCGmanager@milliman.com.

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Hospital Performance Index

Hospital Performance Index: Helps payors and providers analyze performance against national or regional best practice benchmarks, supporting high-level decisions about reimbursement structures and the development of shared risk models. For more information, contact bill.mckinley@milliman.com.

Milliman offers products and consulting that can help you answer any healthcare question

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IntelliScript

Milliman IntelliScript: Providing prescription history tools that give you more intelligent insights into your risk profiles, thereby enabling faster, more accurate, and consistent risk-management decisions. For more information, contact angela.bolduc@milliman.com.

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MedInsight

Milliman MedInsight: Bridging the gap between cost management and care management with data warehousing, analytics, and benchmarks that help you rapidly learn and adapt. For more information, contact todd.fessler@milliman.com.

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MyRxConsultant

Milliman MyRxConsultant: A pharmacy analytics tool that enables real-time pharmaceutical claims experience reporting. This online tool processes your pharmacy claims data and generates pharmacy benefit costs and experience reports on demand, allowing you to compare your contracted discount rates and savings. For more information, contact brian.anderson@milliman.com.

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PRM Analytics

Milliman PRM Analytics: Employs an innovative predictive algorithm that provides critical information about each ACO attributed patient. It connects the clinical characteristics of the patient with the estimated financial value (savings) that may be derived from the management of that patient, allowing an entity to strategically select and manage patients for the best return on investment. For more information, contact art.wilmes@milliman.com.

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MILLIMAN HEALTHCARE INTELLIGENCE

Actuarial consulting: Milliman is the leading provider of actuarial consulting services to the health industry. Milliman offers intelligent, independent analysis to help clients with risk, benefits, pricing, underwriting, regulatory, Medicare, Medicaid, and other business needs. Our expertise derives from the diverse backgrounds of our consultants, who include actuaries, clinicians, and information technology specialists.

About Milliman: Milliman is among the world's largest providers of actuarial and related products and services. The firm has consulting practices in healthcare, property and casualty insurance, life insurance and financial services, and employee benefits. Founded in 1947, Milliman is an independent firm with offices in major cities around the globe.

For further information, visit milliman.com.