



Transparency Analytics

Maintaining a Competitive Edge with On-Demand Pricing Intelligence

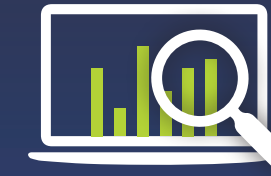
● Unlock the power of MRF data with BHI's Transparency Analytics.

Transform complex MRF data into simple views across your markets

Empower your teams with trusted, curated data for analytics

Integrate competitor views with your plan's data from the BHI National Data Repository (BDR) submission to access competitor pricing

Accelerate insights with self-service reporting, filtering, and sorting capabilities



Making sense of terabytes

Our comprehensive process for ingesting, evaluating, aggregating, and enriching pricing MRF data provides greater clarity and insights, **reducing unnecessary records and work by more than 99%.**

Offering affordable, accessible care is a top priority for health plans. Just as important is knowing where your plan stands in a highly competitive market.

New transparency rules present health plans with a unique opportunity to use these publicly available machine-readable files (MRFs) to advance their internal pricing and contracting strategies.

Aggregating, standardizing, and analyzing these enormous data files, however, requires advanced data expertise and extraordinary resources.

Plans need a trusted partner with deep plan and data experience who can transform MRF data into immediate insights.

Blue Health Intelligence can be that partner.

Using Transparency Analytics, Blue Health Intelligence® (BHI®) streamlines access to curated pricing data to help your plan advance its national and regional insights strategies, methodologies, and reporting outputs. With these data and insights at your fingertips, your analytics team can more accurately compare your plan's pricing, networks, and rate file completeness to other plans.

Transforming MRF data into strategic insights

BHI offers your plan trusted Transparency Analytics that eliminate the hassle associated with managing large volumes of data. Our powerful platform ingests and aggregates hundreds of terabytes of competitive plan data from across the U.S. and evaluates it for quality and accuracy, freeing it of discrepancies that can make MRFs difficult to consume.

With more than a MRF data warehouse, we bring the right mix of technology, process, and people to unify MRF data with your plan data. We then leverage the BDR, the nation's most robust healthcare claims database, to attach relevant provider information, service groupings, and volume data for more precise weighting and analysis. This approach enables your plan to model how competitor pricing and network strategies impact your current network and employer groups.

To see the bigger picture, plans need the right data.

Secure and flexible data access

Plans can confidently analyze and query this uniquely curated data using tools they are already familiar with such as SQL, R, Python, and Tableau via our secure, cloud-based data mart.

Configured to meet plan needs, the data mart breaks down even the largest amounts of data into digestible and meaningful bytes that plans can use to perform self-guided analyses.



Intuitive and powerful reporting

Uniquely built for plans by industry experts, the impactful competitive intelligence contained in our reports is a direct result of plan experience and data expertise.

Our ability to understand and allow for differences in plan interpretations of data makes accurate comparisons possible. The infrastructure supporting our data ecosystem is uniquely designed to support the everchanging nature of MRF data and allow for only the most up-to-date analyses and reporting.

Who benefits from Transparency Analytics?

Provider contracting, sales, actuarial, marketing, network, product, and enterprise analytics teams can all benefit from Transparency Analytics.

Transparency Analytics provides answers to questions such as:

- Which providers offer my competitors different pricing?
- How does pricing vary among my competitors across different service bundles and places of services?
- Which of my employer groups are most at risk based on competitor pricing?
- How can I develop group client acquisition and retention strategies in a competitive selling season?
- How do our pricing and network products compare to competitors across individual and group markets?

Reporting capabilities to inform business use cases

Through Tableau reporting and data visualization packages, BHI provides access to insights for business users across a variety of domains.

Provider Contracting: Size Opportunities and Markets

With BHI, provider contracting users can identify which arrangements are positioned to drive under- or over-performance across competitors using methodologies that compare rates across providers, networks, service codes, place of service, and negotiation types.

Group Client Negotiation: Optimize Networks and Negotiating Power

Sales, underwriting, and actuarial users can view client-specific utilization and repricing analyses. With this information, plans can drive client contracting strategies to align with competitive rates and insights and identify those clients that have the highest attrition risk.

Marketing: Support Growth Priorities

Marketing teams can use competitive pricing views to develop positioning and value statements for individual markets, groups, networks, or providers through visualized summaries to demonstrate competitiveness.

BHI's Transparency Analytics organizes all the data necessary for plans to conduct their own analyses and gain the most complete and accurate data picture possible.

Comparative analytics. Dashboards that drive decisions.

Our flexible technology platform is designed to accommodate your specific business needs.

With price transparency insights, you can:

- Compare price competitiveness against other plans
- Pinpoint opportunities to negotiate with select providers
- Boost negotiating power with clarity into provider and service pricing
- Identify competitive pricing at a group level to drive acquisition and retention strategies

Filter Options

Plan Market Type

- ☒ Individual
- ☐ Group

Plan Network Type

- ☒ PPO
- ☐ EPO
- ☐ HMO

CBSA

Provider Taxonomy

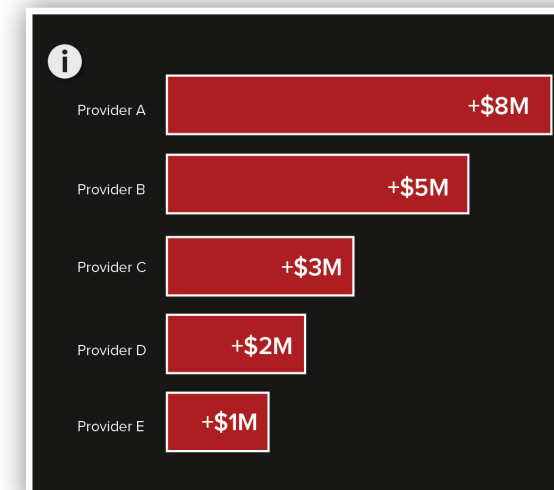
Price Competitiveness

Relative Percentage Difference In Pricing Compared to BCBS Plan

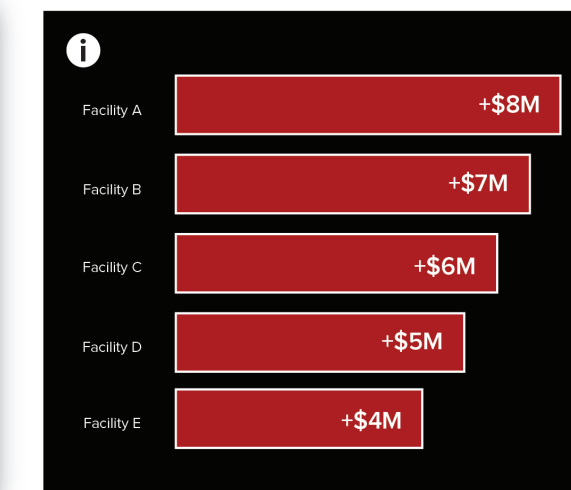


BCBS Plan vs. AETNA*

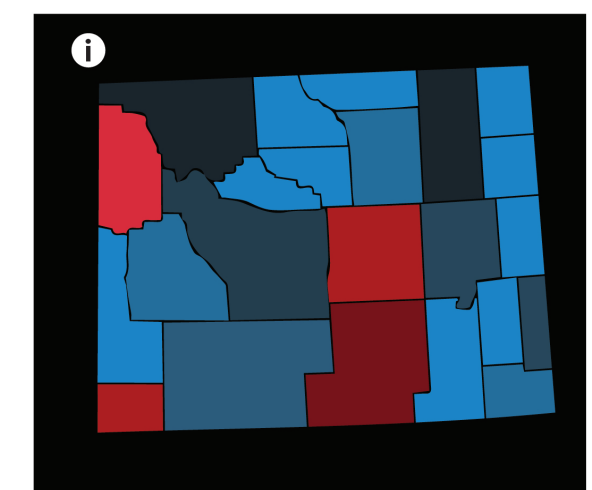
Top 5 Provider Groups
with Higher BCBS Plan Rates than Aetna



Top 5 Facilities
with Higher BCBS Plan Rates than Aetna



Relative Pricing Comparison by CBSA
Applicable Region



*BCBS Plan vs. Aetna: Pricing comparisons weight current BCBS volume and service mix by provider, facility, and CBSA.

Clear visibility into negotiated rates.

Analytics that drive decisions.

As a member of a provider contracting team, view how your weighted plan utilization and rates vary from competitors to identify the greatest contract negotiation opportunities.

Provider B

Provider C

Provider D

Provider E

Provider F

Provider G

Provider H

Provider I

Provider J

Provider K

Filter Options

Provider Name

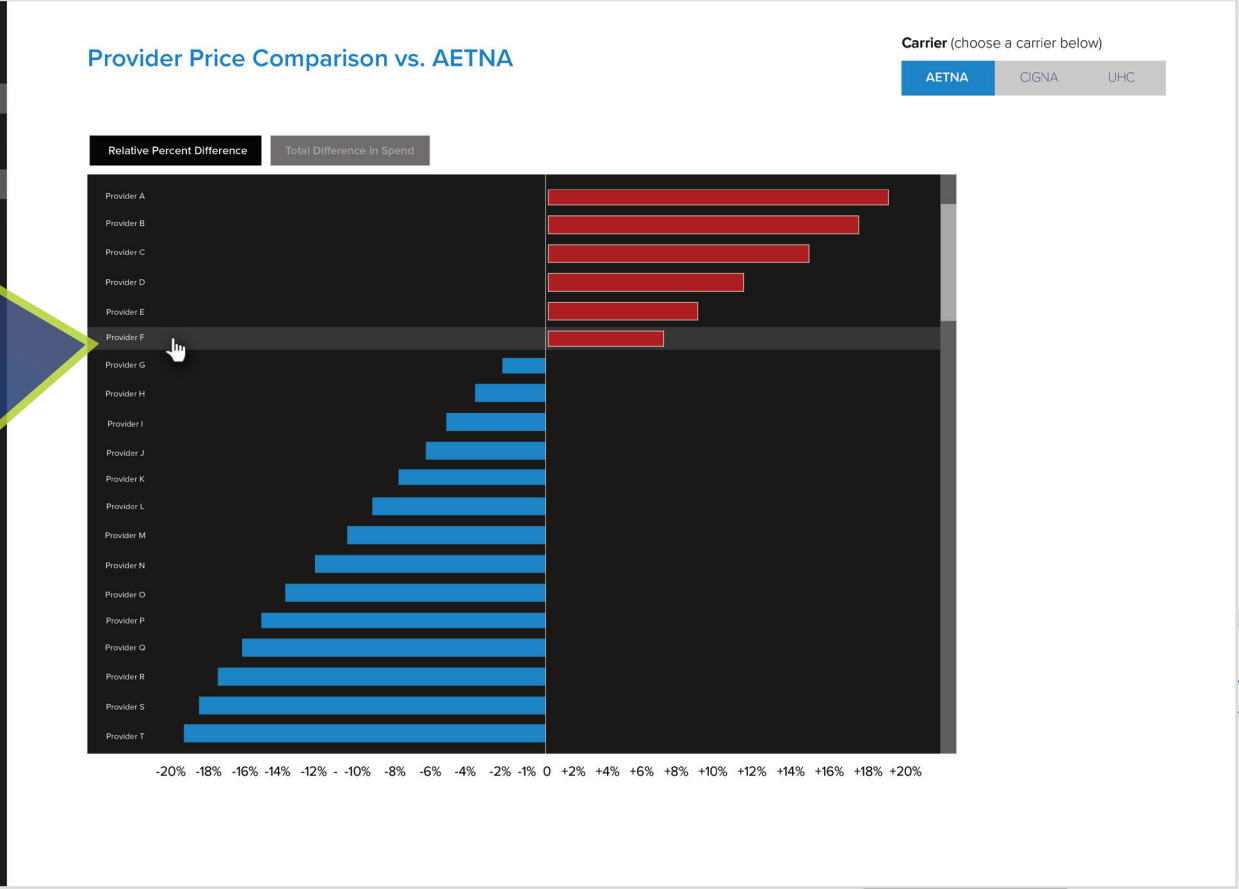
Tax ID

Billing Code Type

Treatment Setting

Negotiation Arrangement

Provider Type



For an identified provider contracting opportunity, view how your rates compare at more granular levels, including by service category.

Provider Comparison

Percent Difference In Pricing Compared to Selected Provider

	Selected Provider	Average BCBS Network Pricing (all providers)	Aetna
E&M	\$2,500,000	-\$5,000	-\$45,000
Treatment	\$2,200,000	-\$15,400	-\$39,600
Anesthesia	\$1,700,000	-\$12,750	-\$30,600
Test	\$1,350,000	-\$23,625	+\$13,700
DME	\$1,200,000	-\$6,000	-\$21,600
Procedure	\$900,000	-\$8,100	-\$16,200
Imaging	\$500,000	-\$8,500	-\$9,000
Other	\$150,000	-\$3,000	-\$2,000

Average BCBS Network Pricing (all providers): -3.8%
AETNA Network Pricing: -5.1%

Price Competitiveness Relative to Selected Provider

By Service Category

	Selected Provider	Average BCBS Network Pricing (all providers)	Aetna	Cigna	UHC
E&M	\$2,500,000	-\$5,000	-\$45,000	-\$22,500	-\$57,500
Treatment	\$2,200,000	-\$15,400	-\$39,600	-\$19,800	-\$50,600
Anesthesia	\$1,700,000	-\$12,750	-\$30,600	-\$15,300	-\$39,100
Test	\$1,350,000	-\$23,625	+\$13,700	-\$12,150	-\$31,050
DME	\$1,200,000	-\$6,000	-\$21,600	-\$10,800	-\$27,600
Procedure	\$900,000	-\$8,100	-\$16,200	-\$8,100	-\$20,700
Imaging	\$500,000	-\$8,500	-\$9,000	-\$4,500	-\$11,500
Other	\$150,000	-\$3,000	-\$2,700	-\$1,350	-\$3,450

Price Competitiveness By Taxonomy

	Selected Provider	Average BCBS Network Pricing (all providers)	Aetna	Cigna	UHC
Allopathic & Osteopathic Physicians	\$2,260,000	-\$4,520	-\$40,680	-\$20,340	-\$51,980
Behavioral Health & Social Service Providers	\$1,680,000	-\$28,560	-\$30,240	-\$15,120	-\$38,640
Physician Assistants & Advanced Practice Nurses	\$1,430,000	-\$10,010	-\$25,740	-\$12,870	-\$32,890
Practice Nursing Providers	\$1,180,000	-\$8,903	-\$21,366	+\$10,683	-\$27,301
Speech, Language and Hearing Service Providers	\$900,000	-\$8,100	-\$16,200	-\$8,100	-\$20,700
Respiratory, Developmental	\$700,000	-\$14,000	-\$12,600	-\$6,300	-\$16,400
Other	\$532,000	-\$2,660	-\$9,576	-\$4,788	-\$12,236

Get Started Today

Whether you seek pricing intelligence to optimize your plan's network, strengthen your negotiating power, drive your client acquisition and retention strategies, or all of the above, BHI can help you unlock the data intelligence you need.

As one of the nation's most trusted sources of quality data with years of experience working specifically with Blue Plan data, we are uniquely qualified to be your partner. Not only will we save you valuable time and resources by accelerating the insights to be gained through these new sources of competitive intelligence, but we will use our expertise to ensure the data we deliver is the most up-to-date and accurate data available today.

Transparency Analytics will prove to be indispensable in helping your plan uncover value in local markets, maintain a competitive edge, and strengthen its pricing and contracting strategies.

Contact us to learn how BHI's Transparency Analytics can drive your strategy in local markets by scheduling a demo today. Visit bluehealthintelligence.com or email info@bluehealthintelligence.com.

About Blue Health Intelligence

Blue Health Intelligence® (BHI®) empowers health plans, providers, employers, and life science organizations to drive innovation and achieve measurable outcomes. With access to the industry's most comprehensive and trusted data and analytics, BHI helps healthcare organizations gain insights to inform strategic decisions, support value-based care, and advance health equity. Blue Health Intelligence (BHI) is a trade name of Health Intelligence Company, LLC, an independent licensee of the Blue Cross Blue Shield Association. For more information, visit bluehealthintelligence.com.

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