

Healthcare Reform Dashboard

THE MILLIMAN HEALTHCARE REFORM (HCR) DASHBOARD HELPS CARRIERS, BROKERS, AND ADVISORS PRODUCE CONSOLIDATED SUMMARIES OF PROJECTED HEALTH CARE REFORM IMPACTS.

The *Milliman HCR Dashboard* allows carriers, brokers, and advisors to provide their small and mid-size clients (up to 500 employees) with key HCR analytics that will help employers understand the financial implications of the Affordable Care Act (ACA), as well as develop strategic solutions to optimize benefit spending.

Our dashboard provides the foundation for this discussion with its HCR analytics. Underlying assumptions in the calculations are sophisticated and supported by Milliman's proprietary methodologies and resources such as our *Health Cost Guidelines*.

For an annual licensing fee, carriers, brokers, and advisors are able to provide limitless iterations for their customers. This is advantageous when employing the dashboard for predictive analysis. By entering varying data sets into the tool and presenting different scenarios, employers will realize potential outcomes they face with the ACA and be able to make informed choices.

While the dashboard produces summaries of key HCR analytics, a more comprehensive analysis of the long-term impacts of healthcare reform and identification of strategies to mitigate cost impacts is available. The *Milliman Healthcare Reform Strategic Impact Study* provides a complete analysis of an employer's potential risks and opportunities under the ACA. More information on our *Strategic Impact Study* can be found at: <http://publications.milliman.com/publications/healthreform/pdfs/Employer-healthcare-reform-strategic-impact-study.pdf>.

Dashboard key modeling results include

1. Estimated employee household income distribution by key ACA Federal Poverty Level tiers.
2. Estimated employee premium and cost sharing under the employer's plan relative to silver or bronze plans in the exchange (including applicable cost sharing subsidies).
3. Estimated impact of adjusted community rating reflective of the employer's state and insurance carrier (small employers only).
4. Assessment of whether plan design is compliant with ACA requirements for actuarial value, deductible level, and out-of-pocket maximum.
5. Estimated number of employees with unaffordable coverage based on employee income or estimated household income.
6. Estimated salary increases by employee household income level to make employees 'whole' for losing coverage.
7. Financial impact of terminating plan, on a pre-tax and post-tax basis, with and without salary adjustment.
8. Assessment of potential eligibility for small group tax credit (small employers only).
9. Preliminary self-funding analysis.

*The **Milliman Healthcare Reform Dashboard** is advantageous for carriers, brokers, and advisors who seek to provide clients with key predictive analysis surrounding healthcare reform compliance.*

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For more information contact:

Indianapolis

Paul Houchens, FSA, MAAA
paul.houchens@milliman.com

Milwaukee

Scott Weltz, FSA, MAAA
scott.weltz@milliman.com

Boise

Robert Schmidt, FSA, MAAA
robert.schmidt@milliman.com

