Applying data to create a cost-effective global health programme

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The overall health of your global business depends upon the ongoing health and wellbeing of your most valued asset – your global staff. Supporting staff and their dependents through a well-designed health benefits program is essential, as is the ongoing assessment of health spending and medical trends under the plan to ensure staff have the coverage and access to health services they require.

In the healthcare environment, the type and sheer volume of data available for analysis can seem overwhelming. Well-designed Medical claims reports can offer the kind of focused and concise information that benefit managers need in order to make important decisions about terms and conditions of private group cover, and overall risk management through the implementation of supportive, supplemental health programs (e.g. programs focused on addressing pervasive illnesses and other chronic or high-cost conditions).   Being able to make these decisions with a clear perspective on trends and cost drivers is critical to successfully managing the evolving health and financial wellbeing of staff and the organisation as a whole.

Medical Dashboard Reports – the advantage

Many insurers and intermediaries provide benefit managers with claims reports that show a surface level of information in a static format. These reports typically provide only a high-level view of key performance metrics (claims, claimants, key diagnostic categories), without the necessary drill-down detail enabling further insight into the root cause of costs within a group.

In contrast, Medical Dashboard Reports are more dynamic in their presentation of data, providing a highly visual, interactive format, allowing the user to drive the data mining experience and go deeper into metrics of interest to better understand the factors behind claims trends.

Ideally, Medical Dashboard Reports should allow users to access increasing levels of detail behind claims spending, with information organised at the group level, the country level, then by claims/claimants, high cost claims, benefit type, diagnostic category and medical provider.
Each data subset should contain multiple layers of detail beneath the top line metrics to allow benefit managers to pinpoint utilisation and spending drivers to help make more informed decisions about their populations and coverage terms by market.

With a comprehensive data set, benefit managers can make informed decisions regarding plan design, benefit limits, eligibility provisions, HR policy and necessary wellness or disease management initiatives that may require future focus or investment.

Medical Dashboard Reports – Summary of key features

- Anonymised, comprehensive data and a data collection process that responds to legal/privacy sensitivities by market/jurisdiction;

- Local/global overview of healthcare claims and utilisation experience to reveal insights on: paid claims, membership data, per claim and per claimant KPIs, large claims and high claimants, benefit categories, diagnostic categories;

- Year over year changes, with clear indications on root causes e.g. more patients (incidence), more services per patient (frequency) or higher costs per service (unit cost);

- Embedded benchmark data by country for comparative purposes

- Detailed local country medical claims information in an online, tabular, and highly interactive format;

  Please note: not all Dashboard reports are "created equal", an assessment is required to ensure the quality of the reports provided. Some suggestions:

  - Assess and test report features and tools to confirm report quality;

  - Ensure that the data aggregator and report generator have sufficient experience in-country to provide the required data set, functionality, and comply with local regulations and data privacy requirements.

By using data to drive insight and inform decisions, benefit managers and their insurers can work in cooperation to develop cost effective and supportive health programs for global staff. Data and the interpretation of that data through Medical Dashboards Reports form a crucial part of this equation.