

# From Options to Outcomes: A Vision for a Simplified, Data Led Client Lifecycle

**Before we dive into where we're headed,  
let's talk about where we are today.**

Efficient is a jet moving 500 mph.

Effective is that same jet moving 500 mph **in the right direction.**

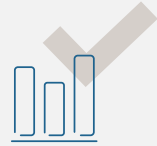
Our job is to **change** the direction.



# Why make changes now?



**Data is everywhere, clarity is nowhere**



**Reports come in all shapes  
and sizes**



**Too many pages, too little insight**



**Fiduciary pressure & Competition**

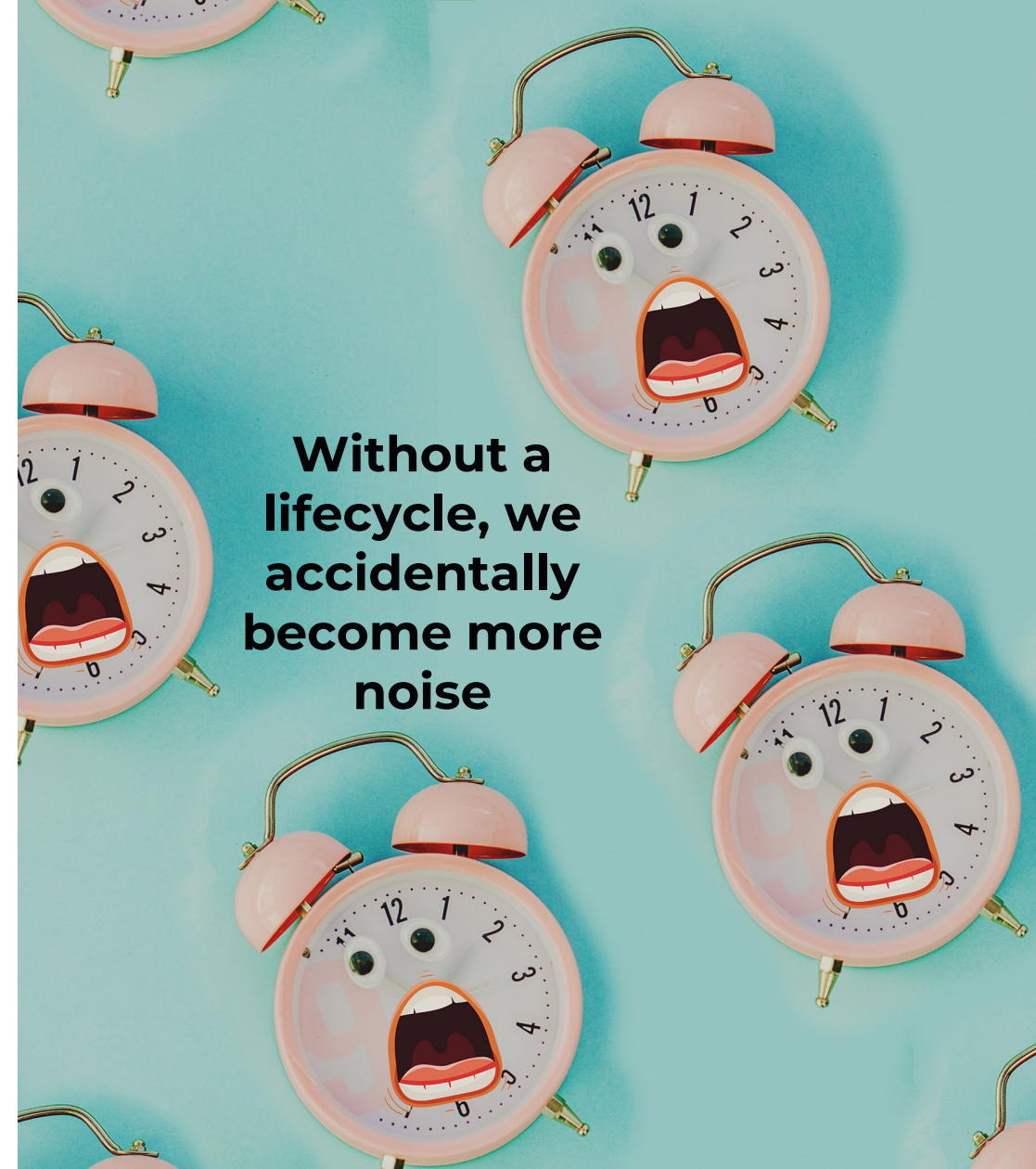
# What is our clients most precious asset?

Clients don't need more options.

**They need fewer decisions**

Vendors produce reports

**Consultants provide direction + follow-through.**



**Without a  
lifecycle, we  
accidentally  
become more  
noise**



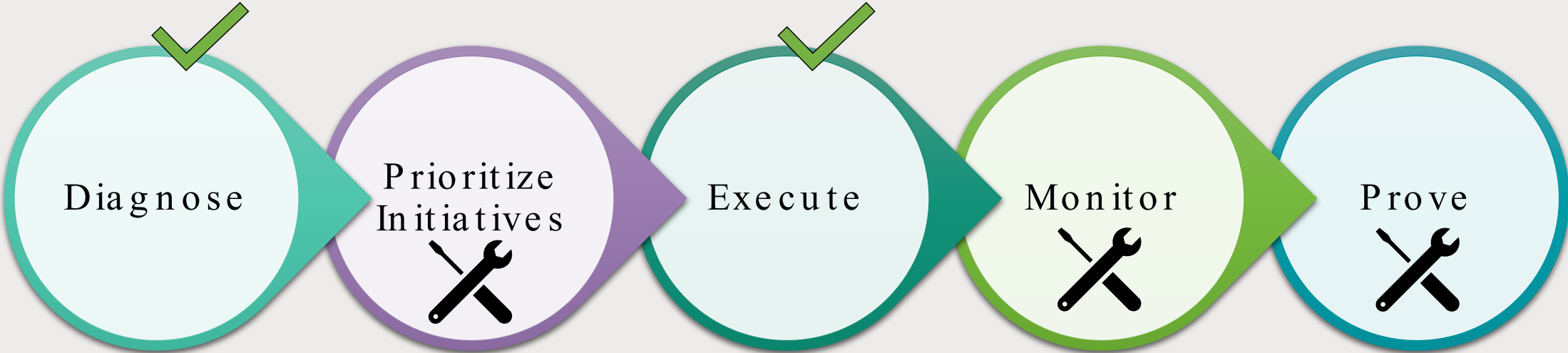
The world is changing around us.

# Our Strategic Lens for Clients.



- Focus on where **85%+ of dollars actually go** (Med/Rx claims), not vendor noise
- Make decisions that **stand up to fiduciary scrutiny**
- Stay with strategies long enough to **measure, adjust and prove impact**
- **Proactive support** that removes work from client HR team

# The Simplified Lifecycle



Repeat every year. Sharpen every quarter.

# New. Fiduciary. Oversight.

Alera Group is developing a system that helps employers meet their fiduciary obligations by turning governance into a repeatable, documented process.



# Alera Group Plan Grader

Step 1 is to have a structured process to identify areas of risk and opportunity



# Initiative Framing– Where should clients invest?

- **1. Purpose (Why)**

Why does this initiative matter? What problem are we solving? Why now?

- **2. Objectives (What)**

What specifically are we trying to achieve? What will be different if this succeeds?

- **3. Brainstorming Relevant Details**

Key considerations, assumptions, dependencies, constraints, inputs, and open questions

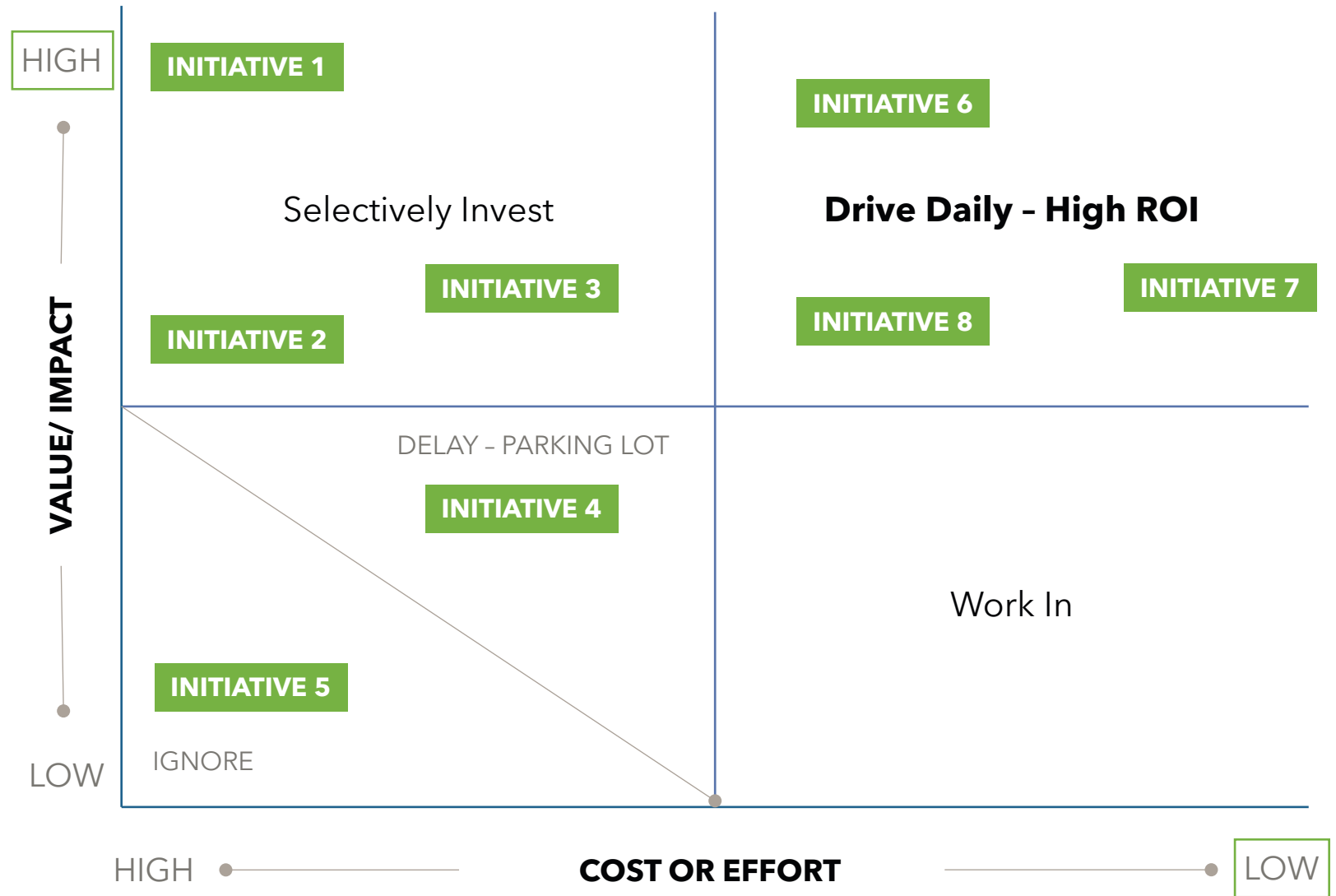
- **4. Framing (How)**

Major workstreams, sequencing, priorities, and how the work will be structured


- **5. Action Plan (Who & When)**

Owners, roles, milestones, timing, and decision points, defining success and how to measure

We're helping clients choose the right wins at the right time.



# AI Supported Platform

IMPLEMENTATION 

## 12-Month Action Path

Quarter-by-quarter implementation roadmap with quick wins identified.

**Q1**

- Access Time Monitoring QUICK WIN
- Vendor Scorecard Program QUICK WIN

**Q2**


- Compensation Transparency Audit  
(Alera Fiduciary Solutions Program) SELECTIVELY INVEST
- Payment Integrity Program  
(Payment Integrity Program) SELECTIVELY INVEST
- Unified Analytics Hub (Vital Incite) (Vital Incite) SELECTIVELY INVEST

**Q3**

- Avoidable Utilization Reduction SELECTIVELY INVEST
- Centers of Excellence Routing SELECTIVELY INVEST

**Q4**

- Member Satisfaction Program QUICK WIN
- Disease Program ROI Tracking  
(Chicago Med/Rx Platform) DELAY
- Surgical Quality Standards DELAY

OPPORTUNITIES 

## Top Financial Levers

Highest-impact opportunities to reduce plan costs and improve fiduciary posture.

**1 Compensation Transparency Audit** 12W SELECTIVELY INVEST HIGH

[Alera Fiduciary Solutions Program](#)

**\$50K-\$500K**

Initiate a full compensation transparency audit across all vendor partners. This is a fiduciary gate requirement – without complete disclosure, the plan cannot achieve Gold or Platinum tier status.

[Show implementation steps](#)

**2 Payment Integrity Program** 16W SELECTIVELY INVEST HIGH

[Payment Integrity Program](#)

**\$100K-\$1M+**

Launch an independent payment integrity program with both pre-pay and post-pay audit capabilities. This fiduciary gate typically recovers 2-5% of total claims spend through identification of overpayments, duplicate claims, and billing errors.

[Show implementation steps](#)

**3 Unified Analytics Hub (Vital Incite)** 12W SELECTIVELY INVEST HIGH

[Vital Incite](#)

**\$50K-\$300K**

Deploy Vital Incite as your unified analytics hub. All clients benefit from consolidated data visibility – this platform powers risk stratification, cost projections, and vendor accountability across every other improvement lever.

[Show implementation steps](#)

Alera Group  
Plan Grader



# Alera Group Client Compass



# Core Metrics- *Example (Client Specific)*

## LAGGING INDICATORS



### Financial and Fiduciary Health

1. Total paid vs. budget
2. Medical spend vs. budget/trend
3. Pharmacy PMPM
4. Net employer spend

## CURRENT INDICATORS



### Member Affordability & Engagement

5. Member out-of-pocket %
6. Participation in vendor programs

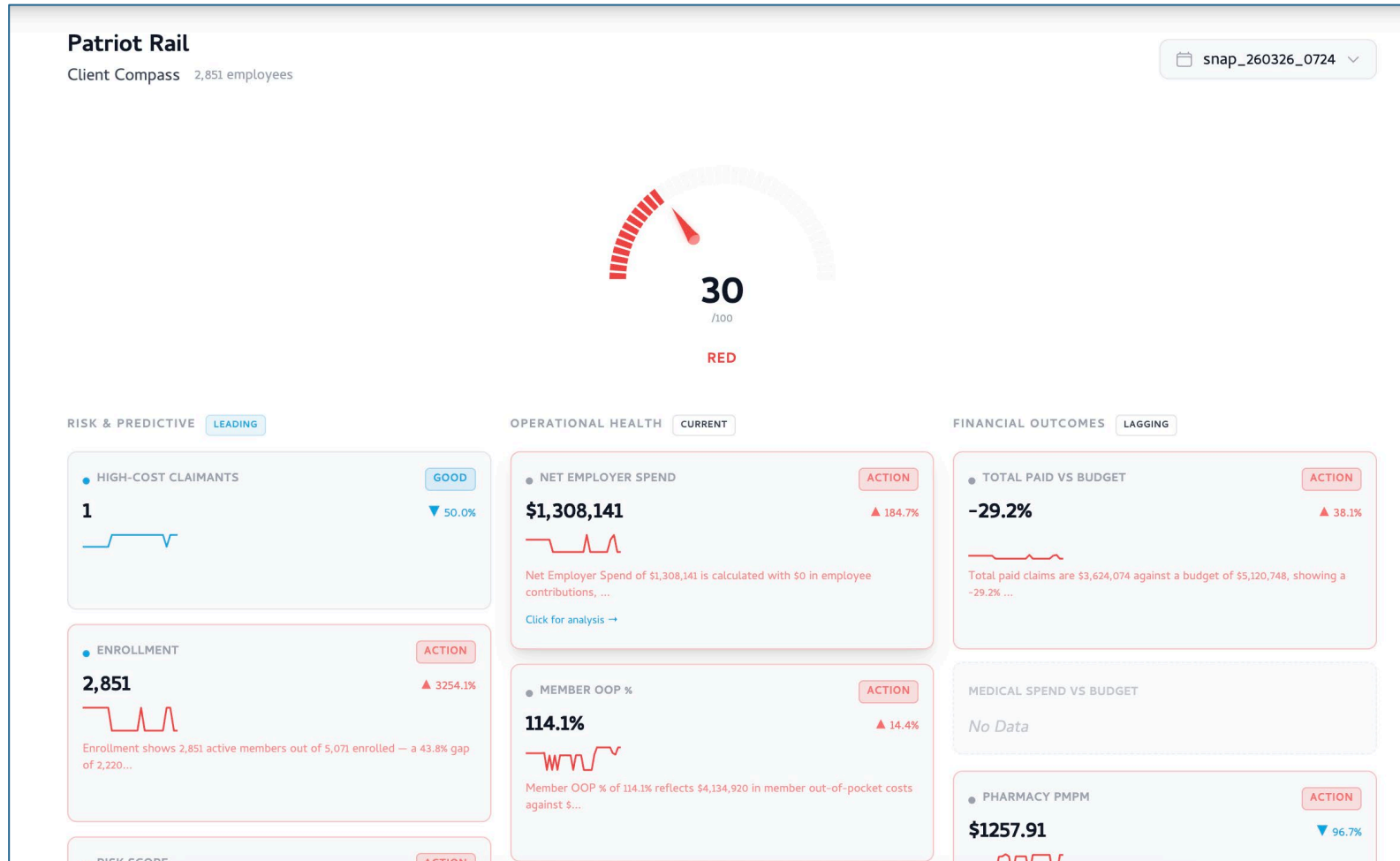
## LEADING INDICATORS



### Risk & Clinical Signals

7. High-cost claimants
8. Non-clinical/additional carrier revenue
9. Enrollment/population count
10. Member risk score(s)
11. Risk score movement

# Client Compass beta version



## Client Compass Purpose

10-15 key metrics that are a combination of leading, current and lagging indicators.

Single page informs our clients of how their plan is performing.

# What “Outcome” means

Outcome = the real **business value**



**DECISION ON AN INITIATIVE**



**MEASURE BEHAVIOR / PERFORMANCE**



**DID WE HIT TARGET / ROI?**

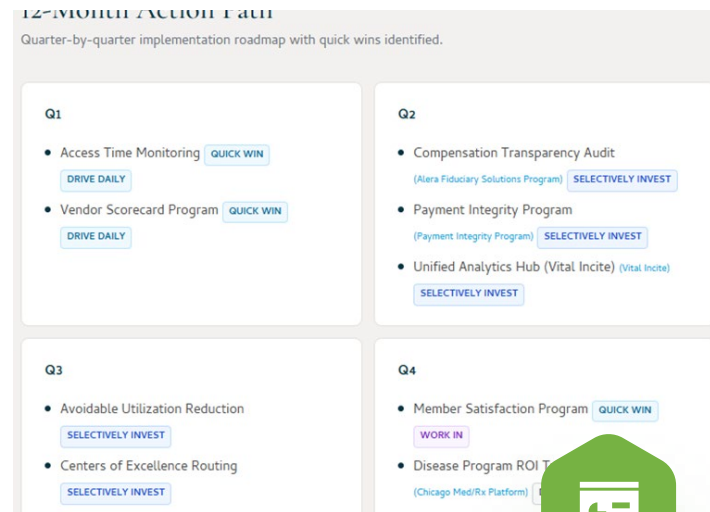


# Goodbye to dozens of tedious/time consuming reports – Hello to Clarity



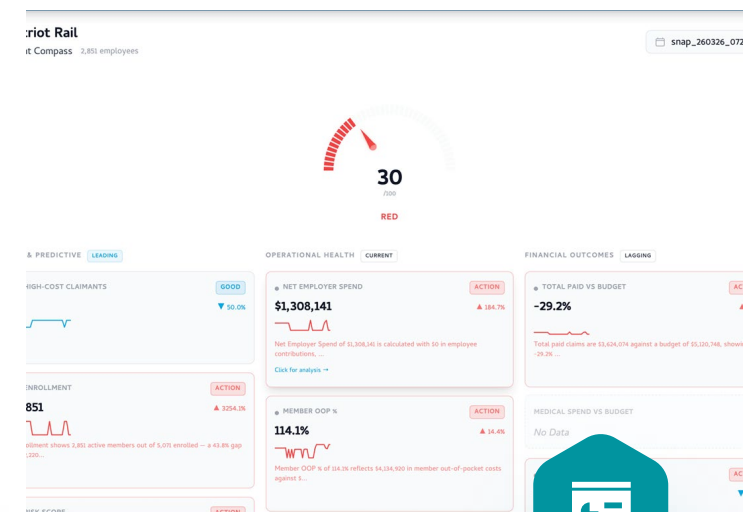
## Plan Grader

Establishes Baseline – Informs on Initiatives



## Client Oversight Platform

Single site that includes all key data, current calendar on single accessible web page



## Client Compass

Small dataset so clients easily see and track their progress

# Alera Group vs. National Trend

HISTORICAL ANNUAL PEPM COSTS & TREND											
TREND		2017	2018	2019	2020	2021	2022	2023	2024	AVERAGE ANNUAL TREND	
PWC Trend	Percentage	5.5%	5.7%	5.7%	6.0%	7.0%	5.5%	8.0%	7.5%	<b>6.5%</b>	
Alera Group Trend (Weighted Average)	Percentage	--	2.4%	1.3%	0.9%	5.4%	4.2%	2.8%	5.4%	<b>3.2%</b>	
PEPM EXPENSES		2017	2018	2019	2020	2021	2022	2023	2024		
PWC Trend	2017 Start	\$800	\$846	\$894	\$948	\$1,014	\$1,070	\$1,156	\$1,242	<b>6.5%</b>	
Alera Group Trend (Weighted Average)	2017 Start	\$800	\$819	\$830	\$838	\$883	\$920	\$946	\$997	<b>3.2%</b>	
TOTAL EXPENSES		2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	DIFFERENCE FROM ACTUAL
PWC Trend	2017 Start	\$230.2 M	\$267.9 M	\$279.9 M	\$297.0 M	\$317.2 M	\$340.0 M	\$366.1 M	\$384.3 M	<b>\$2482.5 M</b>	<b>\$293.6 M</b>
Alera Group Trend (Weighted Average)	2017 Start	\$230.2 M	\$259.4 M	\$259.9 M	\$262.6 M	\$276.3 M	\$292.5 M	\$299.7 M	\$308.4 M	<b>\$2189.0 M</b>	--

**SMALL CHANGES → ENORMOUS IMPACT**

**CLIENT BASE > NATIONAL TREND**

\*PwC Health Trends Survey



The world is changing around us.

# And fiduciary duty demands action.



**TOGETHER, LET'S SAY GOODBYE TO:**

**“We’ve always done it this way.”**

**“We’ve never done it that way.”**

# BY 2030



## Our Vision Statement

By 2030, our consulting team will help every client deliver world-class care for their members – simple to use, outcome-driven, and priced with fiduciary discipline.



**Thank You!**

 **ALERA**GROUP



# PowerPoint Color Palette

		NEUTRAL			PRIMARY			SECONDARY			TERTIARY		
					1	2	3	4	5	6	7	8	9
	White	Rich Black	Soft Black	Dove	Deep Ocean	Peacock	Pear	Emerald	Lilac	Aquamarine	Pumpkin	Sunshine	Tomato
<b>R</b>	255	0	77	172	31	1	118	24	154	84	240	238	191
<b>G</b>	255	1	77	161	98	148	178	139	125	192	154	194	59
<b>B</b>	255	4	79	153	141	159	67	117	175	170	34	26	38
<b>HEX #</b>	#FFFFFF	000104	4d4d4f	aca199	1f628d	01949f	76b243	188b75	9a7daf	54c0aa	f09a22	eec21a	Bf3b26

NOTE: The Tertiary palette is not built into the PowerPoint template, but the colors can be used in presentations following usage guidelines

# Color Models

		C	M	Y	K	R	G	B	Hex #
<b>PRIMARY</b>	Deep Ocean	91	60	25	6	31	98	141	1f628d
	Peacock	82	24	36	1	1	148	159	01949f
	Pear	60	9	100	0	118	178	67	76b243
<b>SECONDARY</b>	Emerald	83	24	63	6	24	139	117	188b75
	Lilac	43	55	7	0	154	125	175	9a7daf
	Aquamarine	63	0	42	0	84	192	170	54c0aa
<b>TERTIARY</b>	Pumpkin	3	45	99	0	240	154	34	f09a22
	Sunshine	8	22	100	0	238	194	26	eec21a
	Tomato	18	91	100	7	191	59	38	bf3b26
<b>NEUTRAL</b>	Dove	34	33	37	1	172	161	153	aca199
	Rich Black	40	30	30	100	0	1	4	000104
	Soft Black	0	0	0	85	77	77	79	4d4d4f

# Icon Library

