

## Turning Insights into Action

Assurance, a Marsh & McLennan Agency LLC company, is a full-service brokerage providing business insurance, employee benefits, private client insurance, and retirement services to businesses and individuals across the country. Assurance operates as Marsh & McLennan Agency's Midwest regional headquarters. Consistently recognized as a top workplace, Assurance attracts and retains its insurance talent by rewarding expertise and investing in career development. Assurance employees enjoy an award-winning culture that fosters a highly productive and results-driven working environment. The company creates value for customers by minimizing risk and maximizing health through a comprehensive suite of insurance solutions.

Assurance has received over 100 awards, including top 35 U.S. broker status, #1 in the U.S. by Business Insurance magazine, and repeated national "Best Place to Work" awards. The company reinvests an industry-leading percentage of revenues to enhance the services clients need to improve their business.

### Challenge

The broker market is extremely competitive, making it difficult to attract and retain customers. Employers — who themselves face significant challenges — expect outstanding service from broker partners and are ready to take their business elsewhere if they don't receive the support they need.

Above all, employers demand the ability to control spending on employee benefits without compromising their power to attract and retain top talent. For that to be possible, they need clear, data-backed advice and support from brokers in areas like plan design, vendor selection and plan performance evaluation.

With access to limited claims data that was managed manually using spreadsheets, Assurance felt it lacked the complete dataset and benchmarking capabilities to give employers actionable insight into their benefits programs.

As a forward-thinking and customer-focused brokerage, the company sought an analytics solution that would fill these gaps and enable them to help employers put strategies in place to reduce costs and improve the overall health of their members.



### Industry

Insurance brokerage

### Solution

Benefitplace™ Health Insights

### Results

Customer case studies of how Assurance has used Health Insights to drive health care cost savings:

- 45% reduction in prescription costs
- 40% increase in HSA participation
- Reduced claim costs from emergency room visits by \$47,000
- \$20K in medical plan cost savings without switching carriers

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“Now we have accurate data to back up any question a client has.”

### Rachel Uhrig

Senior Financial Analyst,  
Assurance

# Benefitfocus® Success Story

## Solution

Assurance selected Benefitfocus Benefitplace Health Insights in 2015 to help differentiate itself in the market and deliver outstanding service to customers. The solution formed the basis of the company's new analytics capabilities, which provide employers with the insights they need to improve plan design and help better control health care spending.

Assurance branded its analytics capabilities Assurance Data Insights and marketed it with the slogan, "Turning Insights into Action".

"Whether it's a wellness-focused campaign or extra communication around a specific topic, we can recommend strategies that are customized to the employer's specific situation and member population," stated Rachel Uhrig, Senior Financial Analyst at Assurance.

Once new strategies are in place, Assurance tracks the overall cost of the health care plan to help ensure they have a positive impact. By providing regular reporting on these outcomes, the company can give guidance to employers that costs are moving in the right direction.

If employers have additional questions about their health care plans, Assurance is well-prepared to provide the answers. With Health Insights, Assurance takes pride in having the data available for their customers whenever they need it.

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"The platform definitely helps with customer satisfaction," concludes Uhrig. "It proves that we're able to deliver on what we promise, which is tracking and improving health care cost control."

## A Clear Differentiator

Health Insights empowers Assurance to provide next-level service and support to their customers. Two aspects of the platform, in particular, have helped Assurance to deliver more value:

- **Integration with the Johns Hopkins Adjusted Clinical Groups (ACG®) System.** This enables employers to benchmark plan risk, compliance and costs, as well as tracking how chronic condition populations compare to national health care data.
- **Near real-time tracking of plan costs and utilization.** Since implementing Health Insights, Assurance has signed new employers specifically because their current broker didn't have this capability.

## Improved Customer Retention

Winning new business is only half the battle. One of the core reasons why Assurance invested in Health Insights was to further its mission of helping existing customers to minimize risk and maximize health. Health Insights has helped Assurance enhance its services and improve customer retention in two key ways:

- **Assurance has access to archived data for customers even if they switch health plans.** Health plans usually don't allow employers to take their data with them if they switch carriers or carve out pharmacy benefits. By helping employers to solve this problem, Assurance cements its position as a crucial and trusted partner.
- **It can provide clear evidence of improved health care cost control.** With powerful, real-time data insights and streamlined reporting, Health Insights makes it easy for employers to see the value Assurance adds to their business.

To find out how Health Insights can help your brokerage attract and retain customers, contact [sales@benefitfocus.com](mailto:sales@benefitfocus.com) today!