



Case Study

Strengthening Medicare Advantage Performance Through Reinsurance Strategy, Actuarial Expertise, and Advanced Analytics

Client Overview

A leading not-for-profit, community-based health system

- Multi-hospital health system with thousands of physicians and more than 25,000 team members
- Over one million annual patient visits
- Extensive ambulatory footprint

Client Health Plan

Operates a rapidly growing provider-sponsored Medicare Advantage Plan

- Midsized Medicare Advantage plan that has grown by 30% in recent years
- Includes MA-PD, C-SNP, and provider-aligned products
- Strong emphasis on integrated provider-plan alignment

Alliant Support

Alliant's Value-Based Healthcare Solutions (VBHS) practice supports this client across three core domains:

1 Reinsurance Brokerage

- Reinsurance program design, evaluation, negotiation, and placement
- Actuarial-driven analysis and negotiation to optimize client outcomes
- Financial monitoring and catastrophic risk analysis with comprehensive claims reporting

2 Actuarial and Risk Management

- Benchmarking & network optimization
- MA market analysis using 100% Medicare VRDC data
- Mid-year and final sweep risk score projections
- Part D Tool Suite (recently launched)
 - Part D reconciliation projections
 - Part D adjudication model (modeling benefit changes, assessing impact of future negotiated drugs and GLP-1 price reductions, conducting PBM audits, etc.)
 - Formulary analysis of competitive landscape, profitability by drug and formulary placement opportunities

Performance Analytics

Client leverages the Alliant Risk.IQ analytics platform to understand utilization and financial trends and to generate NPI- and TIN-level scorecards that guide discussions with employed and affiliated providers. Dozens of active users generate reports across the organization, including:

- Performance benchmarking against national/regional/state MA peers on a risk-adjusted basis
- Provider performance index (cost and quality)
- Network leakage analysis
- Cost and utilization analysis across service categories with beneficiary-level drill downs
- Year-over-year expenditure and utilization trends and variation analysis
- Risk adjustment and HCC/RAF support
 - Prospective, concurrent, and retrospective RAF modeling
 - HCC recapture and suspecting
 - Chase-list generation and outlier detection

Impact

Alliant VBHS delivers a uniquely integrated solution—combining reinsurance strategy, actuarial rigor, and deep Medicare analytics—to help our client:



Reinsurance Brokerage

- Achieve six-figure annual premium reductions with no loss of coverage or terms
- Improve program efficiency, consistently exceeding reinsurer MLR targets over multiple years while maintaining cost-neutral renewal increases
- Align reinsurance pricing with claims experience through actuarial review identifying overpriced, misaligned coverage
- Gain previously unseen insights into utilization and claims drivers through deployment of Reinsurance Risk.IQ
- Eliminate a significant monthly administrative burden through automated claims management and reporting



Actuarial and Risk Management

- Scenario modeling to support sustainable growth in a competitive regional MA market
- Improved reserve setting and IBNR adjustment accuracy
- Management of catastrophic and population-level risks through improved 1st dollar claims analysis



Analytics

- Improved accuracy and consistency of monthly financial reports
- Enhanced provider alignment and reduced leakage through transparent NPI scorecards
- Empowered staff to dig into trend and utilization data to understand performance and develop performance improvement plans

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