



Case Study

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

Client Overview

One of Florida's largest not-for-profit, community-based health systems

- 16 hospitals, 5,000+ physicians, and 32,000+ team members
- More than 1.5 million annual patient visits
- Extensive ambulatory footprint across Florida

Client Health Plan

Launched its Medicare Advantage plan in 2019 which has grown into one of Florida's fastest-rising provider-sponsored plans.

- 2026 Medicare Advantage enrollment: ~20,000 members, up from ~15,000 in 2025
- Includes MA-PD, C-SNP, and provider-aligned products
- Strong emphasis on integrated provider-plan alignment

Alliant Support

Alliant's Value-Based Healthcare Solutions 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, from 1st dollar claims in addition to submission of 50% 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 (launching Jan 2026)
 - Part D reconciliation projections
 - Part D adjudication model (benefit change modeling, 2027 negotiated drugs impact, GLP-1 price reductions impact, PBM audits, etc.)
 - Formulary analysis (competitive landscape, profitability by drug, formulary placement opportunities)

Performance Analytics

Client leverages the Alliant Risk.IQ analytics platform for understanding utilization and financial trends, as well as to generate NPI and TIN level scorecards to guide discussions with employed and affiliated providers. More than 50 active users generating 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 & 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 achieve:



Reinsurance Brokerage

- \$400,000 reduction in premium with no reduction in coverage or terms.
- Improved Program Efficiency - Ran at 90% MLR (reinsurers target 65%) over 3 years while achieving cost-neutral renewal increases
- Actuarial review revealed the client's reinsurance was overpriced and not aligned with claims experience
- Deployed Reinsurance Risk.IQ, revealing previously unseen insights into utilization and claims drivers
- Automated Claims Management and Reporting taking a monthly administrative burden from our client's plate



Actuarial and Risk Management

- Scenario modeling for sustainable growth in a competitive Florida 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
- Enhance provider alignment and reduce 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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