

Innovu Empowers You to Use Data Differently

Providing visibility and clarity to better manage costs and mitigate risk



The Reality

Healthcare costs are projected to rise 6.5% through 2017¹, forcing you to continue shifting more of your costs to employees. But with healthcare costs continuing to outpace inflation, you could actually be increasing your overall expenses and risk by shifting more burden to employees through a high deductible health plan or implementing a defined contribution strategy.

The Commonwealth Fund² and others report that employees are delaying treatments and foregoing medications because they can't afford them. You may be paying for this through increased absenteeism and lost productivity, as well as when employees need serious medical care because their conditions spiral out of control. Without having a comprehensive view into your actual employee data, you're steering your decisions blindly.

You need a sustainable, data-driven solution to more effectively manage your benefits and risk programs.

Innovu's Solutions

Innovu's secure, cloud-based solutions empower you to make data-driven decisions that improve the cost, quality, and efficacy of your benefits and risk programs.

We deliver insight in five steps:

- 1 Integrate
- 2 Trust
- 3 Analyze
- 4 Engage & Collaborate
- 5 Transform

1 Integrate

Innovu eliminates data silos by integrating all of your benefits and risk data—health and wellness, disability, ancillary insurance, workers' compensation, and total compensation—into a single, secure platform.

We work with your vendors to consolidate your data on a daily, weekly, or monthly basis. You get 24/7, secure access to historical, timely data. We deploy the latest digital safeguards and externally validate our security and management processes and protocols by undergoing bi-annual, independent, third party SSAE16 SOC 1 Type 2 and SOC 2 Type 2 certification, as well as annual HIPAA and HITECH accreditations.

The Value of Integration

This 360-degree view of your population gives you the visibility and clarity you need to:

- Uncover trends and deeper issues within your population.
- Identify, for the first time, correlations across different programs, such as how medical copayments impact workers' compensation costs or how switching to a high deductible plan may impact your employees' ability to contribute to their 401k plans, which would delay their ability to retire.
- Compare your program performance to peers nationally, regionally, and within your industry.

Integrating your data is the key to unlocking hidden cost drivers and other issues adversely impacting your costs and the health and productivity of your employees.

Markets We Serve



Employers

Take control of your company's benefits and risk programs with actionable analytics to improve employee health, control costs, and mitigate risk.



Advisors

Gain a holistic view of your entire client base with actionable analytics and planning tools that empower you to more strategically address client benefits and risk program needs.



Communities

Energize your stakeholders with analytics to drive long-term sustainable change with employee engagement and access to affordable and high quality healthcare.

2 Trust

Once in-house and through automation, we rigorously cleanse and validate your data to create an integrated, complete, and accurate “single truth” before we begin analyzing the data. With health data containing countless errors, this critical step is necessary for you to begin to trust your data.

Innovu gives you data you can trust to make decisions that improve health outcomes and better manage risk and costs.

3 Analyze

Our system is constantly training itself to automatically analyze your data to quickly identify and prioritize issues impacting your population. Use our automated alerts, dashboards, and configurable reports to keep your fingers on the pulse of your program without taking a lot of time out of your day. We also show you how you're performing against others nationally, regionally, and within your industry with comparative benchmarking.

Our automated analyses give you answers quickly and show you where to focus your efforts first.

4 Engage & Collaborate

Innovu's client services team engages with you, your advisors, and your data to identify the root causes of why issues are occurring within your population. We drive our collaborative engagement process with all stakeholders using the InnovuFeed, a partnership collaboration tool allowing you to send messages one-on-one or to all of your stakeholders within our secure platform.

Engage with your data, advisors, and Innovu's client services team to identify the roots causes of your cost and quality issues.

5 Transform

By integrating, trusting, and analyzing, then engaging and collaborating around your data, Innovu will transform your decision-making processes. With data-driven insight about how program correlations are affecting your costs, how employee health is impacting your productivity, and how you compare to other companies in your industry, regionally or nationally, you are empowered to make strategic decisions about your benefits and risk programs.

Data-driven insight transforms how you design your benefits and risk programs.

Get the visibility and clarity you need to make data-driven decisions.

Visit www.innovu.com



Sources:
1 Lorenzetti, Laura Here's Why You'll Likely Pay More for Your Employer-Sponsored Health Insurance, *Fortune*, June 21, 2016.

2 Commonwealth Fund, Issue Briefs: How High Is America's Health Care Cost Burden? Findings from the Commonwealth Fund Health Care Affordability Tracking Survey, July–August 2015.

Innovu's Vision

Why We Exist

Innovu was founded on the belief that by bringing together vast silos of data, we can unlock powerful knowledge to solve complex challenges.

How We Do It

We securely, accurately, and seamlessly integrate all forms of disparate data to create a consolidated “single truth” of information. We fully exploit this “single truth” of information with well-designed products and integrated analysis services.

What We Do

We deliver a full range of cloud-based solutions and services that unlock actionable knowledge, empowering our clients and partners to understand and solve complex problems by mitigating risk while optimizing quality, cost, and efficiency of benefits and risk programs.

