

Medicare Advantage plan design with GenAI-based accelerators

ZS's Next-Best Plan solution



Differentiate your Medicare Advantage products

Rapid growth and increased competition in the Medicare Advantage (MA) market requires organizations to develop creative strategies to compete. Offering a high value, differentiated benefits package is key to gaining a competitive edge.

However, health plans face challenges such as:

- Siloed data leading to complex and manual processing
- Evolving market sentiments and consumer preferences
- Loss of distinctiveness as many plans now have similar benefit offerings
- Increasing regulatory pressure from Centers for Medicare & Medicaid Services (CMS)

With ZS's Next-Best Plan (NBP) solution, companies can:

- Integrate benefit data from different sources into a single source of truth
- Use GenAI to automate unstructured data processing
- Identify opportunities to differentiate benefit packages using AI/ML insights
- Design customer-centric plans based on evolving preferences

Our approach

ZS employs a robust, evidence-driven plan design framework to help MA organizations build a differentiated benefits package. This solution unlocks:

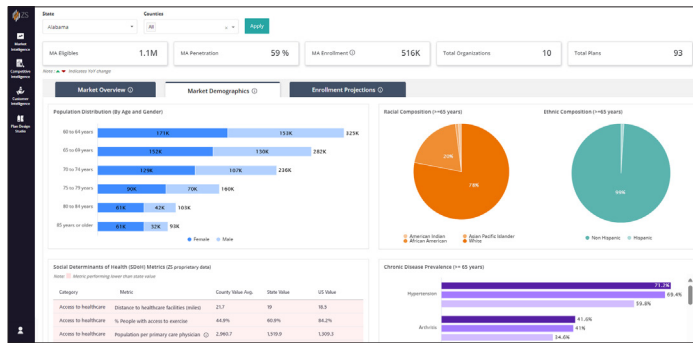
- **Competitive intelligence:** Identify key competitors in the market along with core metric data like market share and growth percentage. Assess current plans relative to the market and compare benefit design against competitors.
- **Market intelligence:** Understand key market-level metrics, customer demographics and social determinants of health (SDoH) parameters. Predict market shifts by evaluating enrollment trends by plan, product and premium.
- **Customer intelligence:** Understand local health market needs and utilization patterns to identify benefits that drive MA enrollment. Leverage AI/ML models to evaluate benefit coverage details and their impact on enrollment.
- **Plan design simulator:** Create different benefit design scenarios by changing coverage details, cost sharing, limits and periodicity. Evaluate real-time impact of benefit changes on projected enrollment.

Our unique proposition

ZS's NBP solution is integrated with: GenAI-based accelerator that leverages unstructured data from plan benefit package (PBP) and evidence of coverage (EOC) files to unlock competitive insights. GenAI chat assistant that offers the right information without navigating a myriad of data and codes.

Value demonstrated: 30% impact on enrollment through NBP's effective plan design. ~60% of analysis time saved through GenAI-driven PBP and EOC data extraction.

Market Intelligence



Plan comparison side-by-side screen

The Plan comparison side-by-side screen allows for a detailed comparison of multiple Medicare Advantage plans. The interface includes a summary table at the top and a detailed comparison table below.

Plan Details	UHC Dual Complete NY 2024 (HMO PPO 2.0) (D)	Blue Cross Medicare Select Advantage (HMO) (D)	Humana Gold (HMO PPO) (D)
Big Following Medicare Plan: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Medicare Part B Prescription (Rx) Drugs	Medicare	Medicare	Medicare
Medicare Part D Prescription (Rx) Drugs: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Other Medicare Part B Drugs: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Dental Services	Medicare	Medicare	Medicare
Comprehensive General Home: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Eye Exam/Supplier	Medicare	Medicare	Medicare
Eye Exam: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Supplies: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Hearing Aids/Hearing Aids	Medicare	Medicare	Medicare
Hearing Aids: Medicare Details	20%	85	85
Cost-Sharing	85	85	85
Supplemental Benefits (Non-Medicare Covered)	20%	85	85
Vision Benefits	Medicare	Medicare	Medicare
Standard Benefits	20%	85	85

Plan design simulator

The Plan design simulator interface allows users to configure and simulate plan parameters. It includes a summary table and a detailed table of benefits.

Benefit	Sub-Category	Minimum Type	Units/Days	Cost	Proposed	Cost Per Unit	Category	Characteristic	Proposed Total Cost (Per Year)	Proposed Net (After Tax)	Final Cost
Inpatient Hospital	Upgrade	Days							\$0	\$0	\$0
Additional Days		Days							\$0	\$0	\$0
Workable Energy	Workable Energy	Workable Energy							\$0	\$0	\$0
Workable Support	Workable Support	Workable Support							\$0	\$0	\$0
Chiropractic Services	Chiropractic Services	Chiropractic Services							\$0	\$0	\$0
Other	Other	Other							\$0	\$0	\$0

AI-Powered Plan Benefit Chat

The AI-Powered Plan Benefit Chat interface provides a conversational experience for plan comparison. It includes a chat history and a detailed comparison summary.

Comparison Summary:

- Plan A:** UHC Dual Complete NY 2024 (HMO PPO 2.0) (D)
- Plan B:** Blue Cross Medicare Select Advantage (HMO) (D)
- Plan C:** Humana Gold (HMO PPO) (D)

Key Findings:

- Plan A:** Offers a wider range of facts compared to the other two plans.
- Plan B:** Provides more flexibility in terms of the variety of facts and options covered, including expanded coverage and more flexibility.
- Plan C:** Offers a wider range of facts compared to the other two plans.

Learn more: <https://www.zs.com/industries/health-plans>

About ZS

ZS is a management consulting and technology firm focused on transforming global healthcare and beyond. We leverage our leading-edge analytics, plus the power of data, science and tech products, to help our clients make more intelligent decisions, deliver innovative solutions and improve outcomes for all. Founded in 1983, ZS has more than 13,000 employees in 35 offices worldwide.

