



Understand your healthcare spending trends

Insights tell you and your clients
what is driving costs and if a
refund is likely



Anthem Balanced Funding (ABF) provides your clients with financial security, value, and flexibility, all in one health plan. It's a predictable health plan arrangement that rewards employers when their claims are lower than expected. Essentially, it's a self-funded health insurance plan that acts like a fully insured plan. The ABF plan is designed to meet the needs of your clients, and different reports are available that can provide your clients with important information about their plan.

Reporting that offers clarity and ways to help control costs

Anthem Balanced Funding goes beyond the typical small group plan by providing insight into what is driving your clients' claims. You and your clients find more than just claims numbers; each of your client's claims and financial information is packaged in an easy-to-follow report that includes key takeaways and action items to help drive costs lower. The **Anthem Balanced Funding Review (ABFR)** is a full reporting package and your one-stop source to see:

- If your client is on track for a refund.
- What is driving claims utilization.
- Benchmarks to compare your client to similar groups.
- Potential cost-saving opportunities.

The ABFR uses plain language to help you and your clients understand the data and use it strategically. The report's "key takeaways" help you guide each group to opportunities for lowering claims costs, such as:

- Exploring alternatives if emergency room utilization is high.
- Promoting preventive care if a significant percentage of members are not using the plan.
- Encouraging generic treatment options and timely refills if pharmacy claims are a concern.

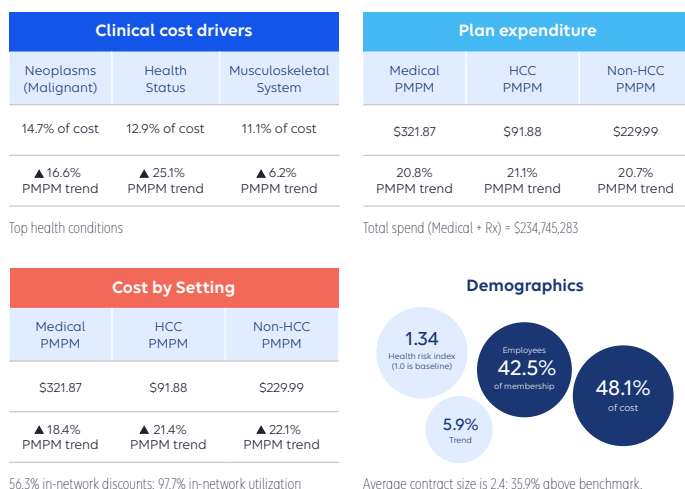
The ABFR provides a complete picture of each client's plan performance every quarter, including not just the *what*, but the *why* and — most importantly — *how* they can address trends and potentially improve the health of their employees. Reviewing the ABFR and strategizing with your client about using Anthem programs and tools to promote wellness can be an excellent way to add value to the services you provide.

If you need more information, you can use **Client Information Insights (CII Evolve)**, Anthem's reporting tool. Using CII gives you direct access to the data used in the ABFR, with the added ability to run the data for any time period. Log into the Producer Toolbox to find a variety of reports that can be run with different time periods.



Trend snapshot

Company ABC has seen a total paid increased in the current reporting period of \$42,782,583 or 22.3%. Company ABC has a total discount of \$385,874,520 or 55.8%. In-network utilization was 97.7% in the current reporting period.



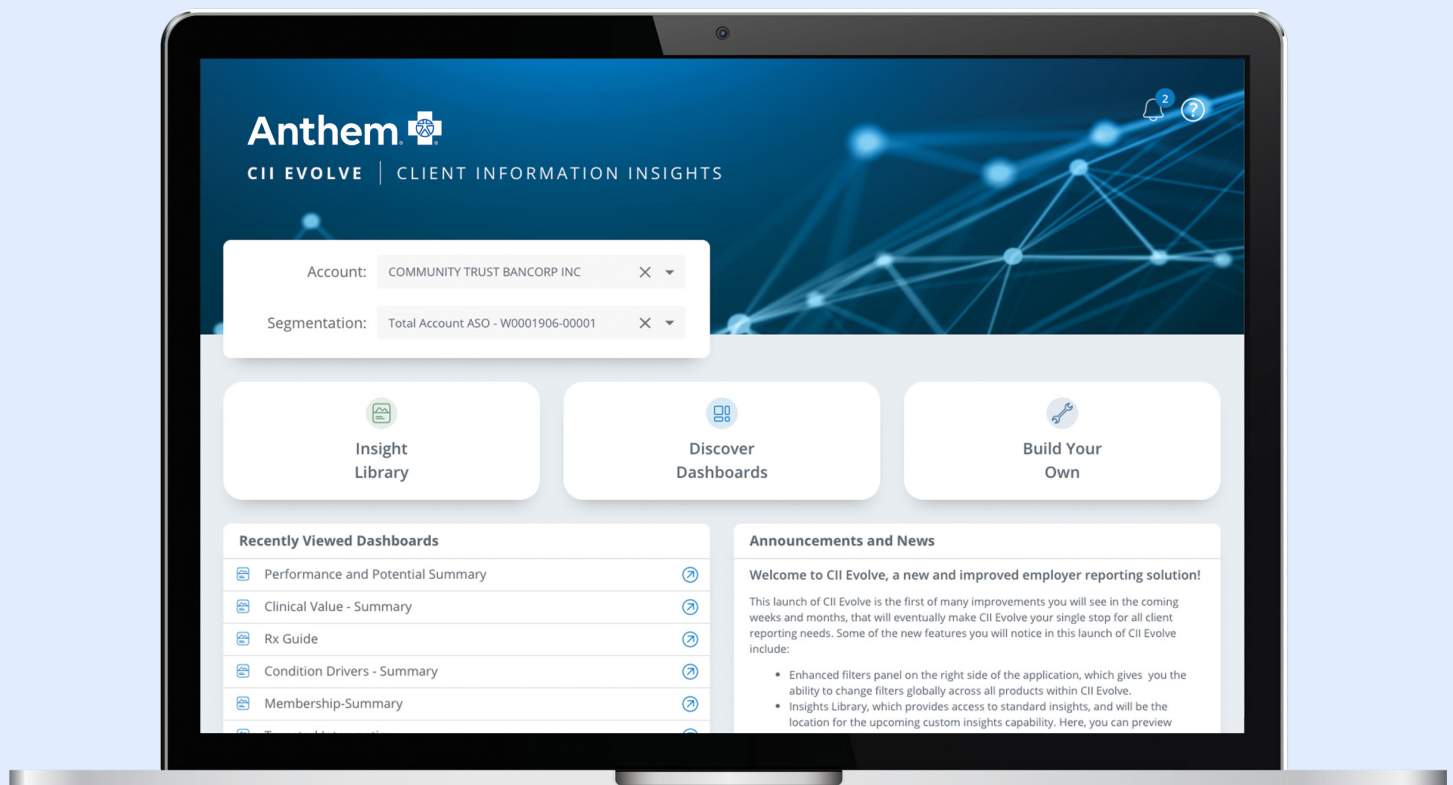
Accessing CII Evolve is easy

 You can find CII through the **Producer Toolbox**. You can also use the **Broker Plus app** for your smart phone. Download on the **App Store** or **Google Play Store**.

What you'll find when you log in

The homepage will show important alerts and announcements. This is where we communicate report-related information. *Additional Resources* contains additional reference materials. To retrieve client-specific reports, type the client name into the **Search** field.

- In the Insights Library, you can access reports for the current or prior month.
- Standard Insights are set up to use the rolling 12-month period, but you can also run custom reports using a custom date range, such as rolling three months, plan year to date, or calendar year to date.
- All reports are available monthly, some sooner than others. Early view reports are available by the 15th of the month, and standard-view reports are released by the 25th of the month.



Help your clients see the full
potential of their health plan.
Contact your Sales
representative about Anthem
Balanced Funding and
comprehensive reporting
through ABFR and CII Evolve.



In California Anthem Blue Cross is the trade name of Blue Cross of California, Inc. Also serving California: Anthem Blue Cross Life and Health Insurance Company. In 11 northeastern counties of New York Anthem Blue Cross is the trade name of Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc., and Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.