



**M**easure twice, cut once. Good in carpentry, actuarial work and probably medicine. A lot of what we do revolves around measurement – of existing and potential risks, of alternative financial arrangements, and of current and future healthcare costs for varying populations and sectors. Our healthcare actuaries bring years of deep experience to the table, and a broad spectrum of research and capabilities to assist provider organizations such as HMOs, PPOs, Insurance Companies, PHOs, hospitals, physician groups, in developing successful risk sharing and pricing strategies for their organizations.

- Capitation development and analysis;
- Specialist capitations and analysis;
- Primary care capitations and analysis;
- Development of cost and utilization norms;
- Physician fee schedule analysis and development;
- Risk arrangement analysis;
- Financial forecasts;
- Rate development for commercial, Medicaid and Medicare products;
- Rate filings with Insurance and Oversight Agencies;
- Age-gender factor development;
- Experience rating of large groups;
- Individual medical underwriting manuals for small group and individual products;
- Small group computer rate models;
- Reinsurance analysis;
- Benchmarking - MWM Healthcare Report Card – unit cost and utilization for hospital and physician services with area comparisons

