

## Benefit Pricing

The actuarial team at srHS works with clients to determine the best plan design for their program goals. We calculate insurance premiums that are built on specific plan designs and specific populations. We have built an automated model that calculates the premium when various changes are made to the plan design, for example:

Benefits switching

from being covered to non-covered or vice versa (in whole or in part),

Cost sharing (copayments, coinsurance) is increased or decreased,

Overall benefit

structure (deductible, out-of-pocket maximums) is adjusted,  
or

Plan management (HMO, PPO, EPO) is changed.