

How NIS Consultants Work with Your Carrier



Your National Insurance Services (NIS) Consultant works in partnership with your insurance carrier. We will run claim analytics using a robust suite of actuarial tools and educate your staff on healthcare consumerism. We will predict medical and Rx costs, adjust for demographic changes and plan changes, forecast the enrollment, rates, and can highlight scenarios where a change in plan(s) may cost more than expected. We will advocate on your behalf with your carrier to ensure your premium is where it should be. From benefit booklets to self-funding assessment, no stone will be left unturned.

	Carrier	NIS Consultant
Assistance with wellness programming, Teladoc, pharmacy benefit education, and other claim-saving programs	✓	✓
Compliance	✓	✓
Participate in annual enrollment	✓	✓
Run claim analytics, show data, and predict renewal prices	✗	✓
Negotiate with the carrier on your behalf	✗	✓
Run your statute-required bidding RFP process to ALL carriers in the marketplace	✗	✓
Advocate for you when you have a problem with the carrier	✗	✓
Healthcare consumer education for employees	✗	✓
Lead a health insurance committee	✗	✓
Evaluate risk/reward of self-funding based on current and future claims and rates	✗	✓
Employee benefit booklets	✗	✓
Analyze potential plan design, network, and demographic changes	✗	✓

Questions?

Call your National Insurance Services Consultant at 800.627.3660