

Prepared for: Meridian Manufacturing Co. · self-funded · 640 employees / ~1,480 covered lives

Plan Year 2025 Review · Confidential

C+

OVERALL PLAN HEALTH

Developing — clear upside

\$15.4M

TOTAL ANNUAL PLAN COST

medical, Rx & vendor

\$10.4k

COST PER COVERED LIFE

+7.9% year over year

\$1.15M

IDENTIFIED OPPORTUNITY / YR

integrity + vendor + clinical

\$3.4M

PROJECTED 3-YR IMPACT

with strategy adopted

PLAN HEALTH SCORECARD

Payment & claims integrity	Leakage found; no standing prior-to-pay process	C+
Clinical performance	Screening & chronic-control below benchmark	C
Point-solution efficiency	Overspend & redundancy; blended ROI 1:1	C-
Fiduciary & compliance	Attestation filed; \$204 transparency gap open	B
Member experience & navigation	Fragmented front door; low engagement	C+

PRIORITY AREAS FOR IMPROVEMENT

No standing prior-to-pay claim review	HIGH
~\$928K/yr recoverable leakage flowing out before clinical review.	
Preventive & chronic-care gaps	HIGH
58% screening and 61% chronic control drive avoidable high-cost claims.	
Redundant / underperforming point solutions	MEDIUM
\$224K in inefficient vendor spend; three overlap the same cohort.	
\$204 Rx transparency gap (CAA)	MEDIUM
Open fiduciary exposure on rebate & fee disclosure.	
Fragmented navigation & blind reporting	MEDIUM
No unified data cadence; decisions made without claim-level insight.	

STRATEGIC ROADMAP & RECOMMENDATIONS

NOW · 0-90 DAYS

- Stand up physician prior-to-pay review for all claims above \$25K
- Exit two lowest-ROI point solutions; freeze auto-renewals
- Close the \$204 Rx transparency gap

Impact: ~\$0.6M captured, fiduciary risk closed

NEXT · 3-9 MONTHS

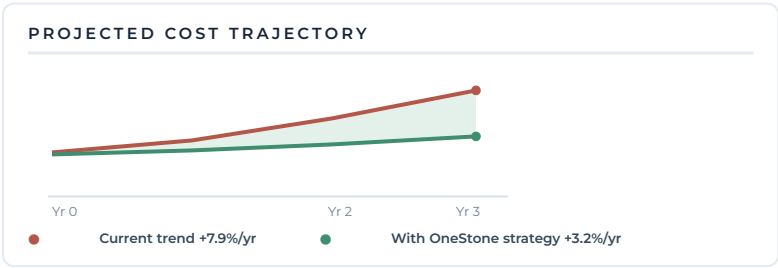
- Targeted screening & chronic-care outreach to rising-risk members
- Renegotiate flagged facility contracts; move vendors to at-risk fees
- Stand up fiduciary committee + quarterly clinical scorecard

Impact: bend trend, +12 pts screening

LATER · 9-18 MONTHS

- Consolidate to one integrated navigation front door
- Direct-contract / centers of excellence for top procedures
- Sustain continuous integrity & clinical performance management

Impact: durable trend at ~3%/yr



\$3.4M avoided

Cumulative 3-year cost avoidance from a C+ to A-track plan — while improving measurable clinical outcomes for members.