



Benefitfocus – College of Charleston Capstone Project Proposal

Title: *Understanding the impact of medical plan design on healthcare utilization and personal well-being.*

Updated: Thursday, November 16, 2017

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Title

Understanding the impact of medical plan design on healthcare utilization and personal well-being.

Background

With the Affordable Care Act and the growing consumerization of health care, employees are grappling with newfound responsibility over selecting, managing and paying for their benefits. At the same time, there's a greater need for employers and benefit administrators to keep health care affordable while offering a variety of plan options to give employees the coverage they need at a price that companies can sustain – while staying compliant and trying to contain skyrocketing health expenditure costs, which have increased 818% since 1960.

Some companies think they are powerless to do anything in the face of rising medical trends, but that isn't the case: there are always ways to control costs and increase engagement, and it comes down to having someone in HR who understands the opportunities around health care management. Despite health care meeting a critical need for employees, few employers have given benefits strategies their due innovation. But we are now entering an era where designing a more creative benefits program that manages cost while providing for an increasingly diverse, multi-generational workforce is more important than ever.

This project will focus on providing insight to employers and benefit administrators into how innovative plan design impacts healthcare utilization and can help improve employee well-being.

Project Details

The team will need to explore models for computing the impact of various medical benefit plan attributes (deductible, coinsurance, copay, etc.) on healthcare utilization and personal well-being. The team will need to research and define what is meant by personal well-being. Using those models, the team will build an interactive web app enabling a user to visualize the relationships between medical plan design values and healthcare utilization and well-being. The students will have the freedom to use modeling techniques, programming languages, and frameworks of their own choice.

Benefitfocus will be available via email for questions and onsite at the computing center every week or two for in-person collaboration with the students. Benefitfocus will provide all necessary de-identified internal data and guidance on external public data sets that could be used for the project.

Additional Notes

- If the team deems this scope is too large to deliver in one semester, the team can narrow focus on either personal well-being or healthcare utilization instead of both.