

INGENIX[®]

StepWise™ Rating Engine

The Ingenix StepWise Automated Rating system is a sophisticated suite of applications that can automate large group, small group, and individual underwriting and manage blocks of business for health plans of all sizes. The StepWise Rating Engine is just one component of this suite.

In 2007, Ingenix conducted a survey of current Stepwise clients to determine if the StepWise Rating Engine makes their quote process faster, more efficient, and more profitable. In addition, we queried current StepWise users to discover if they are happy with their software purchase. The survey showed Stepwise is helping create excellent results for our clients.

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Reduction in quote production time

Every existing StepWise client surveyed said they saved time quoting business after they implemented the software. The web-based application replaces manual rating processes and improves overall efficiency. The following table summarizes the average quote times of our clients who completed the survey.

Quote Type	Quote Time Before Implementation of Stepwise	Quote Time After Implementation of Stepwise	Time Savings
Small Group New Prospect	0.69 hr.	0.44 hr.	38%
Small Group Renewal Business	3.69 hrs.	0.97 hr.	74%
Large Group New Prospect	1.55 hrs.	1.13 hrs.	27%
Large Group Renewal Business	10.75 hrs.	6.85 hrs.	36%

Increased accuracy in underwriting decisions

Clients also indicated that StepWise significantly improves accuracy of quotes, adherence to business rules and underwriting guidelines, and overall efficiency in the underwriting rating/process. The end result was significantly improved underwriting decisions.

Contact us for more information

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