Insurance products are extremely complex, so a big challenge for HR departments is to educate employees about what the products are and why they need them. PlanSource helps consumers understand the benefits that are offered to them, and make the right choices based upon their unique needs.

PlanSource provides personalized plan recommendations for all types of benefits. In addition, educational videos, tools and content can be displayed to help consumers understand their benefits options.

Personalized Plan Recommendations

During the shopping and enrollment process, consumers select preferences and estimate expected usage of their benefits. For example, consumers can identify preferred providers and other preferences for specific plan features such as prescription drug coverage. Then consumers can use typical usage patterns based on people like them or estimate their specific number of outpatient visits, ER visits, hospital stays and prescriptions for their families. The recommendation engine considers both the expected out-of-pocket cost for each plan as well as the employee’s stated preferences in order to present the “best match” plan.

In the same way that consumers are accustomed to shopping for other products online, consumers can sort and filter available plans using a variety of criteria such as:

- Out-of-pocket cost estimates
- Monthly premiums
- Dependent coverage
- HSA eligibility
- Prescription drug coverage
- and more…

Our objective throughout the consumer purchasing process is to ask only the most relevant questions in context of the shopping experience. In addition, we educate consumers about why a certain plan has been recommended, as this is the best way to help them understand and instill confidence in their decisions.

Personalized Content and Tools

PlanSource also provides technology for content management that supports personalization based upon consumer demographics and other factors. PlanSource can display relevant content to consumers based upon their unique characteristics. Examples of content and tools that can be displayed based upon age, gender, parental status, geographic location, work status, and any other criteria are:

- Plan documents
- Plan comparison tool
- Help videos
- Provider lookup
- Cost calculators
- Life event planning tools
- Financial planning tools
- Wellness resource