IMPACT

Stop-Loss Quotes with *Data-Driven* Network Precision.

Leverage price transparency data to generate precise network factors for first-dollar and specific stop-loss underwriting. Transform your underwriting with a cutting-edge solution co-developed with Windsor Strategy Partners.

CO-DEVELOPED WITH

Windsor Strategy Partners

ACTUARIAL PARTNERSHIP

Built specifically for stop-loss underwriting.

THE PROBLEM

Traditional underwriting uses network factors not updated in 5+ years — missing how claims and service mix evolve.

WHAT'S MISSING

First-dollar and spec-level network factors tied to current contracted rates at the 3-digit zip code level.

WHAT PRIZM IMPACT DELIVERS

Precise, quarterly-updated network discount factors for every network, zip code, and deductible level.

FOUR THINGS THAT SET PRIZM IMPACT APART

RECOGNIZING SERVICE MIX SHIFTS

As claim sizes increase, the composition of services changes — hospital IP and OP services begin to dominate while physician categories adjust. PRIZM Impact delivers separate effective discounts below and above each spec level, not a single blended rate.

FACTORING IN LEVERAGING EFFECTS

Higher specific deductibles amplify the impact of trends on excess claims, boosting effective network discounts. This leveraging effect, combined with service mix variations, ensures more precise network factors and quoting — not pre-determined multipliers.

INCORPORATING REAL-WORLD DATA DYNAMICS

PRIZM Impact captures subtle shifts within high-level categories — varying morbidity, DRGs, and service mixes — leading to greater effective discounts for larger claims, even without outlier provisions explicitly modeled in transparency data.

NO RELIANCE ON AGED CLAIM DATA

PRIZM Impact is built on current payer-contracted rates from Payer MRFs — guaranteed ≤90 days old. Contracted rates reflect what networks pay today and in the future, not what they paid 12–24 months ago.

LIVE PLATFORM — NETWORK SEARCH

Home Compare Documentation

Search Network

CARRIER	NETWORK	STATE
Cigna ×	Cigna National OAP ×	Tennessee ×

SpecLevel — select multiple:

$25k $45k $50k $75k $80k $90k +8 more

Data Update Summary

- Data refreshed February 2026
- 1 carrier and 2 networks added
- Medicare updates applied

SAMPLE OUTPUT — SPEC LEVEL FACTORS

Network	Zip3	1st $	$25k		$75k		$100k	
			Below	Above	Below	Above	Below	Above
Cigna Natl OAP	371	53.9	29.1	58.7	36.0	64.1	37.8	65.1
Cigna Natl OAP	372	58.3	32.1	63.5	38.9	69.7	40.8	71.0
Cigna Natl OAP	374	50.4	27.3	55.0	32.7	61.8	34.4	63.1
Cigna Natl OAP	381	65.4	36.1	70.8	43.9	77.5	45.9	79.1
Cigna Natl OAP	370	65.2	33.8	71.8	43.1	77.9	45.3	79.4

Cigna National OAP · Tennessee · First-dollar and spec-level below/above discount bounds by 3-digit zip. Data refreshed February 2026.

PRIZM IMPACT — PLATFORM & METHODOLOGY DETAIL

Built for stop-loss underwriters, actuaries, and MGU risk teams.

HOW PRIZM IMPACT GENERATES NETWORK FACTORS

1 Payer MRF Ingestion
Current contracted rates from payer MRFs — ≤90 days old, 50+ QA checks applied

2 % of Medicare Calc
All rates normalized to Medicare equivalent by service type and geography (3-digit zip)

3 Windsor Model
% of Medicare inputs applied to Windsor's proprietary actuarial rating model

4 Claim Distribution
30M+ lives · $400B+ in charges · 217 billed charge ranges · 41 ranges over $1M

5 Spec Factors Output
First-dollar and above/below spec discount factors at every deductible level

6 Quarterly Refresh
Updated quarterly with historic look-back for audit and carrier comparison

FULL NETWORK COMPARISON TABLE — ALL SPEC LEVELS

Output shows first-dollar discount and lower/upper bounds across all spec deductible levels simultaneously — exportable to CSV for direct integration into rate manuals or underwriting systems.

SN	Network	Zip3	1st $	$25k		$35k		$50k		$75k		$100k		$250k	
			(%)	Bel	Abv	Bel	Abv	Bel	Abv	Bel	Abv	Bel	Abv	Bel	Abv
1	Cigna Natl OAP	371	53.9	29.1	58.7	31.4	60.2	33.5	62.2	36.0	64.1	37.8	65.1	41.5	70.1
2	Cigna Natl OAP	372	58.3	32.1	63.5	34.3	65.3	36.4	67.3	38.9	69.7	40.8	71.0	45.1	76.4
3	Cigna Natl OAP	374	50.4	27.3	55.0	29.1	56.8	30.8	59.0	32.7	61.8	34.4	63.1	38.0	69.5
4	Cigna Natl OAP	381	65.4	36.1	70.8	38.6	72.7	40.8	75.3	43.9	77.5	45.9	79.1	50.6	84.6
5	Cigna Natl OAP	370	65.2	33.8	71.8	36.8	73.6	39.5	75.9	43.1	77.9	45.3	79.4	50.4	84.4

All 910 3-digit zip codes available simultaneously via CSV export. Data integrates directly into rate manuals, or internal underwriting systems via API or extract.

WE KNOW THIS SPACE

Market leaders in healthcare price transparency and actuarial pricing provide immediate value and confidence to risk takers. D2Hawkeye, Deerwalk, and Deerhold — 25 years of large healthcare data expertise.

DATA & TECH SAVVY

Healthcare data and BIG data is our forte. Infrastructure built to handle massive MRF datasets with the tech to make it easily accessible — via platform UI, CSV export, or API.

NO FRILLS · NO LOCK-IN

Solution integration flexibility ensures current workflows are not disrupted. Feeds directly into rate manuals or your internal systems.

ACTUARIAL PARTNERSHIP

PRIZM Impact is co-developed with Windsor Strategy Partners.

Windsor's proprietary actuarial rating model applies PRIZM's current payer-contracted rate data to a claim distribution of 30M+ lives and $400B+ in charges — delivering precise first-dollar and spec-level network discount factors that no other tool can match.

ALWAYS THINKING