NETWORKS

FOR BROKERS, ADVISORS & TPAS

Optimize Plan Design with *Current* Payer Network Data.

Deerhold is an independent data partner — not a payer or network. We help brokers, advisors, and TPAs build trust and transparency with their clients by demonstrating a thorough market review and being a strategic advisor.

THE PROBLEM
Carriers control the narrative. UDS data lags 2+ years, is carrier-curated, and shows no underlying detail.

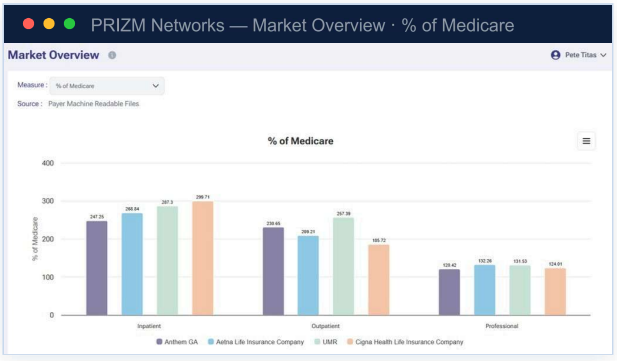
FIDUCIARY OBLIGATION
Brokers, advisors, and TPAs must demonstrate a thorough, independent market review — not just relay carrier marketing claims.

WHAT YOU NEED
Current, group-specific, drillable network comparisons — with data carriers can't dismiss.

HOW BROKERS, ADVISORS & TPAS USE PRIZM NETWORKS

- **MODEL MULTIPLE HEALTH PLANS**
  Inform client engagement with clear, credible, up-to-date payer network data. Model custom employer group health plan scenarios and toggle between % of Medicare or Discount from Billed Charges.
- **GEOGRAPHIC-SPECIFIC COMPARISONS**
  Rather than a discount across an entire group, upload a census file to compare national and regional payer networks adjusted for the exact geographical distribution of a group's member population.
- **PROVIDER DISRUPTION ANALYSIS**
  Instantly identify which of a client's current providers would be out-of-network under a proposed plan change — in seconds, in the room, before the decision is made.
- **CUSTOM UTILIZATION WEIGHTING**
  Model each group's utilization across major spend categories to derive a precise cost effectiveness comparison of each payer network. Upload a claim file to weight results to the group's actual service mix and utilization patterns.
- **MODEL CUSTOM NETWORK SCENARIOS**
  Evaluate multiple payer networks, key cost drivers, direct facility contracts, Centers of Excellence, or narrow networks.

LIVE PLATFORM OUTPUT



Anthem, Aetna, UMR, and Cigna compared across Inpatient, Outpatient, and Professional — as a Percent of Medicare.

WHAT MAKES PRIZM DIFFERENT

- ✓ **No gap fill.** Only contracted rates for codes providers have actually billed — anchored to 837 EDI clearinghouse data. Other vendors fill gaps with AI estimates or market averages.
- ✓ **Full record-level drill-through.** Every IP/OP/Professional summary metric is drillable to the individual rate record — provider, code, methodology. UDS shows none of this.
- ✓ **Unlimited support from decades of experience.** Direct access to a team with 25+ years of healthcare data expertise. Weekly sessions, onboarding, and use case development included at no extra cost.
- ✓ **Completeness scoring per geography.** Every output discloses data confidence — you always know where to trust the result.

PRIZM NETWORKS — PLATFORM DETAIL

Everything brokers, advisors, and TPAs need to evaluate, present, and win with confidence.

NETWORKS

YOUR WORKFLOW WITH PRIZM NETWORKS — NEW BUSINESS & EXISTING ACCOUNTS

1. **Upload Census** — Zip codes, age, M/F split for the group
2. **Select Networks** — Current carrier + alternatives — national, regional, or tiered
3. **Model Scenarios** — % of Medicare, discount off billed charges, medical allowed amount
4. **Run Disruption** — Which providers are in/out under each scenario — in seconds
5. **Drill the Detail** — Summary to individual rate record — show your work, not just the answer
6. **Export & Present** — Excel/CSV download or direct presentation — methodology documented

90d Maximum data age — guaranteed. Payer MRFs updated monthly vs. UDS lagging 2+ years.

50+ Automated QA checks run at payer, network, and market level with every monthly refresh.

0 Gap-filled rates. Only contracted rates for codes providers have actually billed — anchored to 837 clearinghouse data.

25yr Healthcare data analytics expertise — D2Hawkeye (2001), Deerwalk (2010), Deerhold (2021).

PRICING & ACCESS

Enterprise (unlimited users)	**Custom — scales by org size**
National data access	**Included**
Unlimited network comparisons	**Included**
New network additions monthly	**No extra cost**
Support, training & enhancements	**Included**

COMMON QUESTIONS — READY ANSWERS

"We already use UDS — why change?"	UDS is 2+ years old, carrier-curated, and shows zero underlying detail. **PRIZM is current, independent, and fully drillable.** Use both — or replace UDS entirely.
"We got inconsistent results with another tool."	Other vendors fill gaps with AI estimates or market averages. **PRIZM only includes rates providers have actually billed** — same census, consistent results every run.
"What if a network we need isn't in PRIZM?"	**New networks are added monthly at no extra cost.** Request any network with a public MRF file and we prioritize it in the next monthly cycle.
"How quickly can our team be up and running?"	Most teams are proficient within a few weeks. Weekly training sessions tailored to your use cases, plus **direct access to our data and product teams** throughout onboarding.