# LTCI wellness management

Make data driven long term care insurance (LTCI) wellness decisions to generate value for your customers and stakeholders

# Develop evidence-based wellness programs to drive better outcomes for your customers and your business

Wellness programs are a strategic priority for 88% of the market, but past approaches are unclear in their effectiveness due to poor targeting of initiatives. Taking a Decision Science driven approach with Montoux brings together the understanding of policy-holder needs, the targeting of interventions and a technology solution that enables you to form a repeatable and scalable way to tackle this multi-billion dollar issue.

## A data-driven proactive approach to wellness management offers the following key overall benefits

- Improved policyholder interaction and program satisfaction
- Improved policyholder wellbeing and quality of life
- Improve capital efficiency by at least 10% by reducing claims reserves

#### Create highly effective evidence-based wellness programs with Montoux



## Deep intervention subject matter expertise

- Understand key causes of claims
- Proven wellness interventions
- Engagement approaches used in the field



## High performing claim propensity model

- Provide lists of policyholders ranked for claims propensity
- Create an internally consistent data set universe, including third party data
- Provide detailed insights of key drivers of claims
- Minimal effort from the carrier



# High ROI wellness experiments

- Identify most effective wellness experiments for atrisk policyholders
- Estimate ROI for a range of potential wellness experiments
- Shortlist wellness initiatives with highest ROI potential

#### LTCI wellness management module

Provides intuitive user driven functionality to understand the key drivers of claims propensity, to make evidence based estimations of the performance of potential intervention experiments and monitor performance closely to grow insights further.

#### Accelerate wellness management with the Decision Science cycle

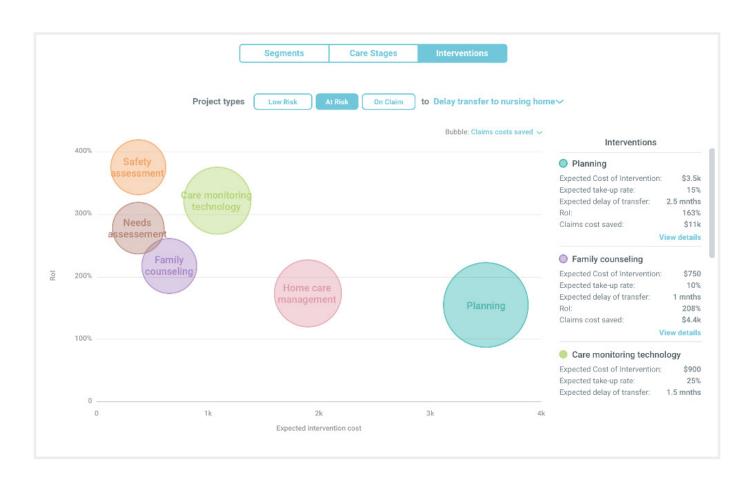


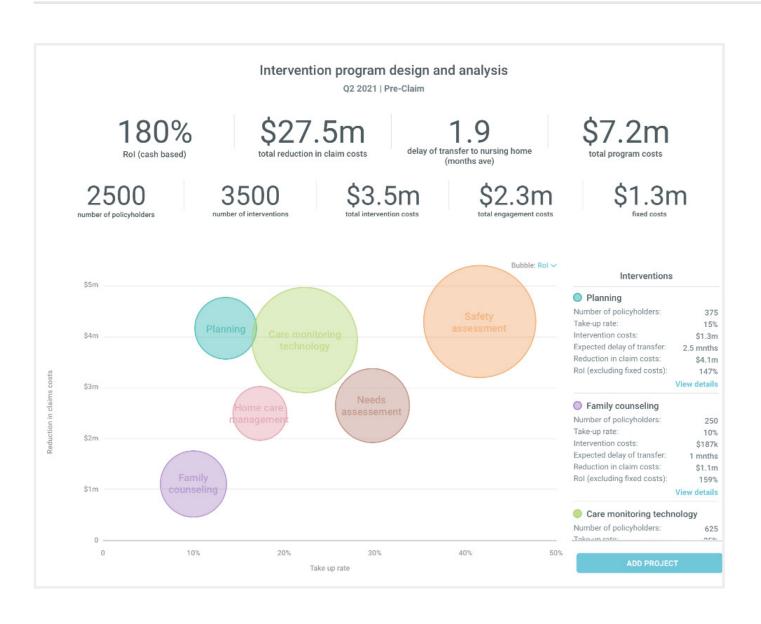
# LTCI wellness management module

Easily create highly effective evidence-based wellness programs and learn from experience

### **Explore**

Explore evidence based ROI for a wide range of interventions aiding the triaging of wellness options for your wellness experiments. This section of the module also lets you explore the evidence based effectiveness of various customer engagement strategies.





## Manage

Identify how to get the most out of triaged wellness options in a portfolio. Quickly and easily structure wellness projects and programs and use AI to identify how to get the best possible performance from intervention options.

#### **Monitor**

Easily monitor the impact of wellness initiatives through integrated data and easy to use analysis comparing the expected customer engagement and initiative outcomes. Learn quickly to strengthen customer engagement and effectiveness assumptions for future programs.



#### **Montoux**

A Decision Science platform that enables life insurers to harness the power of Al & Data to operationalize data driven decision making capability

#### Get in touch

For more information or to arrange a demo contact info@montoux.com

