Oracle® Insurance
Revenue Management and Billing
Executive User's Dashboards

Version 2.8.0.0.0

User Guide

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Oracle Insurance Revenue Management and Billing Executive User's Dashboards User Guide

F28093-01

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Preface

About This Document

This guide aims to act as a reference guide to an administrator user and helps him with day-to-day tasks, as well as provides some pointers on how to handle some commonly seen change requests. The document is organized in the form of a comprehensive questionnaire and covers most of the administrative tasks.

Intended Audience

This document is intended for the following audience:

- End-Users
- Consulting Team

Organization of the Document

The information in this document is organized into following sections:

Section No.	Section Name	Description
Section 1	Introduction	About the product and the types of analyses included.
Section 2	Dashboards	Explanation of each dashboard.

Related Documents

You can refer to the following documents for more information:

Document	Description
Oracle Revenue Management and Billing Analytics Install Guide	Lists the pre-requisites, supported platforms, and hardware and software requirements for installing the Oracle Revenue Management and Billing Analytics application. It also explains how to install the Oracle Revenue Management and Billing Analytics application.

Change Log

Revision	Last Update	Updated Section	Comments
1.0	January 2020		Document for ORMBA 2.8.0.0.0

Contents

1. Introduction to ORMBA Dashboards

Oracle Insurance Revenue Management and Billing Analytics (ORMBA) follow a layered architecture, which consists of the following four logical layers:

- Source
- Replication
- Transformation
- Presentation and Access

The Source layer represents the source system, which is Oracle Revenue Management and Billing (ORMB). Oracle Revenue Management and Billing Extractors and Schema delivers functionality of the Replication and Transformation layers. Oracle Revenue Management and Billing Analytics (ORMBA) delivers the functionality of the Presentation and Access layer.

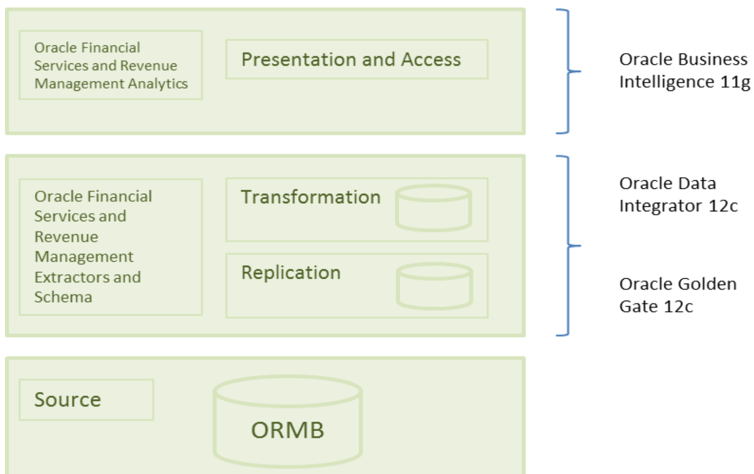


Figure 1: ORMB Analytics Topology

The Presentation and Access Layer of ORMBA is called the ORMBA Dashboards and is powered by Oracle Business Intelligence Enterprise Edition (OBIEE) tool. Currently there are two workbenches available for Insurance/ Healthcare domain:

- OIRMB Operations Manager’s Workbench
- OIRMB Executive User’s Dashboards

The dashboards available within each workbench vary as shown in the table below:

Workbench	Available Dashboards
Operations Manager’s Workbench	• Financial Transactions • Billing • To Do • Executive Summary

	• Customer Contact • Collections
Executive User's Dashboards	• Broker • Customer • Products and Charges • Membership

You can purchase either one or a combination of the workbenches, based on the dashboards you want to use. This user guide is exclusively for users of Executive User's dashboards.

Note: For customizing the analyses in ORMBA dashboards, you would need a minimum working knowledge of OBIEE. The ORMBA Admin Guide lists some of the common tasks done in ORMBA dashboards and explains how to perform them. For more information, refer to the *ORMBA Admin Guide*.

1.1 ORMBA Executive User's Dashboards

You can log on to ORMB Executive User's Dashboards with your user credentials (either as an Operations Manager or as a Management user) through the login page.

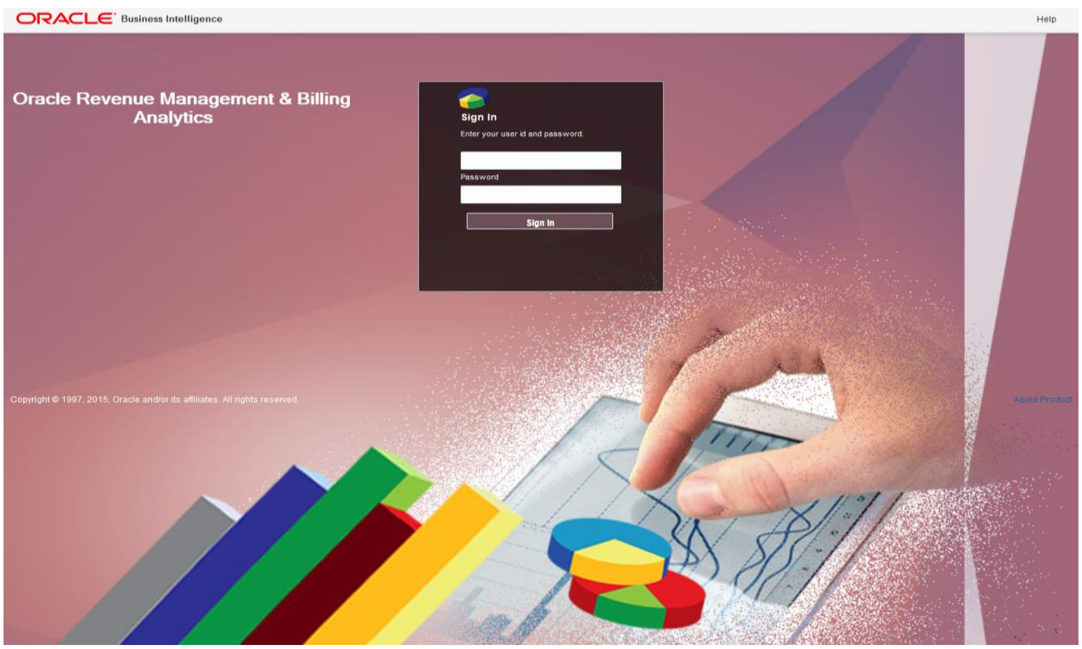
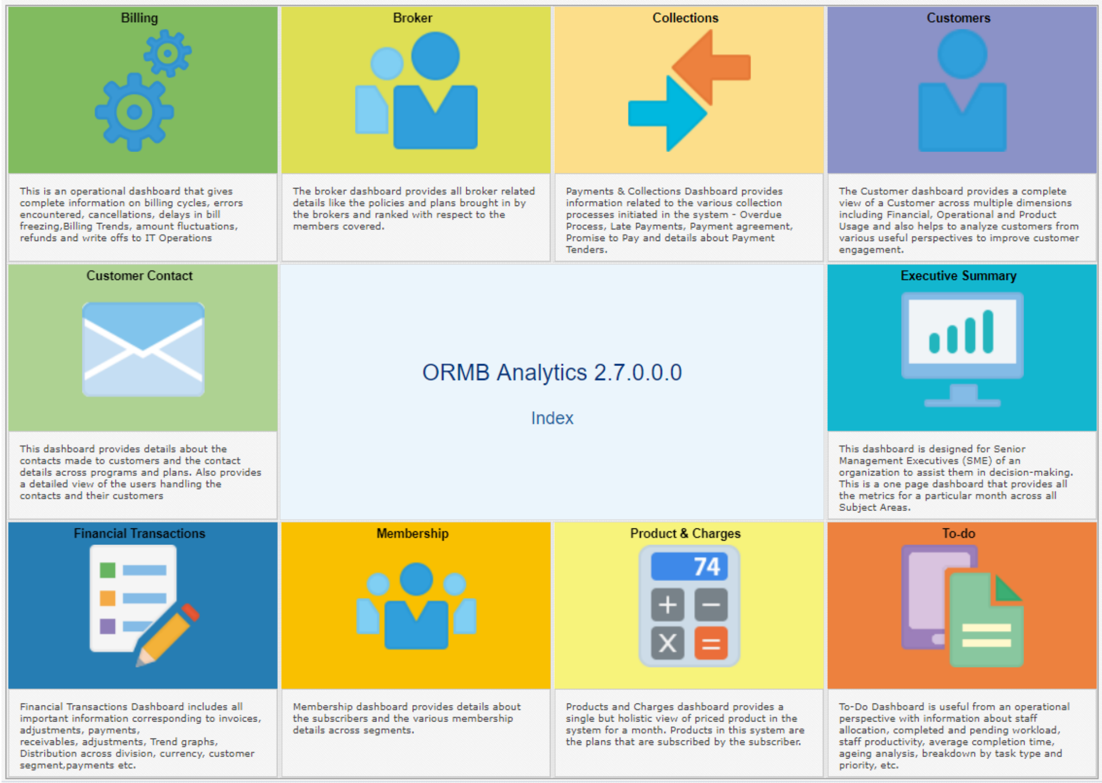


Figure 2: ORMBA Login Page

Once logged in, you will see the ORMBA Home Page that graphically represents all dashboards available within the product, irrespective of whether you have access to them or not. However, dashboards corresponding to your login alone appear highlighted and are accessible.



When you hover over each dashboard tile, the list of pages within the dashboard are displayed. Clicking on the page name will take you to the page.

Figure 3: ORMBA Home Page

1.1.1 Product Structure

ORMBA Executive User's Workbench is a collection of four dashboards:

- Customers
- Broker
- Products and Charges
- Membership

Each dashboard consists of one or more pages, organized into different tabs within. A dashboard is a collection of one or more pages, organized as different tabs within the dashboard. For example, the Products & Charges dashboard contains four pages named, Summary, Trends, Products, and Pricelist.

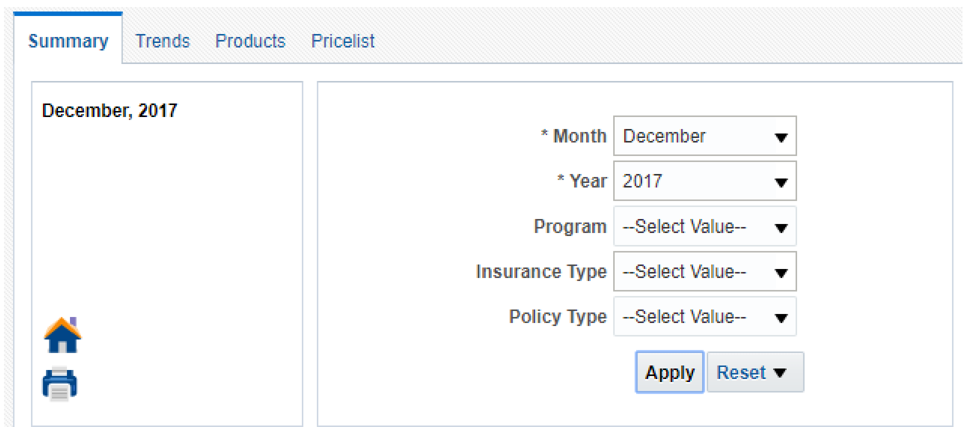


Figure 4: Dashboard Tabs

1.1.2 Dashboard Filter

Each dashboard contains some filter fields in the top-left corner of the page. The common dashboard filters are Year and Month. Some dashboards have additional filter fields like Program, Plan Type or Plan.

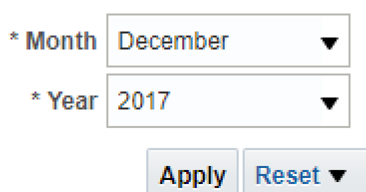


Figure 5: Dashboard Filters

The data included in the analyses depends on the dashboard filters applied. Month filter is a multiselect filter, where multiple months can be selected. You can select one or more values in the Month filter.

Note: To view quarterly view of analyses, select three consecutive months in this filter.

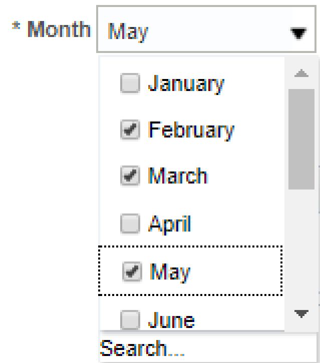


Figure 6: Multiselect Filter

1.1.3 Insurance Type Filter

Insurance Type filter is included in the Billing, Customer, Executive Summary, Financial Transactions, Membership and Products & Charges Dashboards.

- Individual : Choose this option to see data pertaining to individual customers only
- Group : Choose this option to see data pertaining to group customers only
- Others : Choose this option to see data that are not categorized as Group or Individual

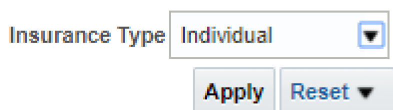


Figure 7: Insurance Type

1.1.4 Common Elements

The Summary page of most dashboards contains the following common elements:

- Home icon (): Click this icon to navigate to the ORMBA Dashboards Home page.
- Printable Report icon (): Click this icon to open the printable report of the dashboard.
- Page Options button (): Click this button to edit the dashboard, or export the dashboard contents to excel sheet.
- Help button (): Click this button to access the online help for OBIEE.

1.2 Types of Analyses

The ORMBA dashboards contain several analyses and most of them fall under one of the categories below:

- Top N Lists
- Share Analyses
- Trend Analyses

- Interactive Analyses
- Printable Reports

Each of the above type of analyses is explained in detail below.

1.2.1 Top N Lists

These are table lists that show you a list of objects (dimensions) sorted in either ascending or descending order of a measure. The main purpose of this type of analysis is to quickly highlight your best performing attributes, like products or customers.

An example list is shown below:

Top 10 Contracts

Rank	Customer	Amount
1	CUST09	$2,023,341.67
2	CUST07	$2,015,442.60
3	CUST02	$2,014,723.75
4	CUST08	$2,013,549.00
5	CUST10	$2,011,682.83
6	CUST06	$2,010,335.31
7	CUST01	$1,994,173.46
8	CUST05	$1,974,959.67
9	CUST03	$1,799,428.29
10	CUST04	$1,774,419.36
	Grand Total	$19,632,055.94

Figure 8: An example of Top N Lists

1.2.2 Share Analyses

The Share analyses of ORMBA Dashboards illustrate how a measure is spread across different dimensions. A share analysis can be a pie chart or a bar chart. The chart indicates the value and / or percentage of each share and includes a legend.

The pie charts usually includes percentage share of the attributes.

An example pie chart is shown below:

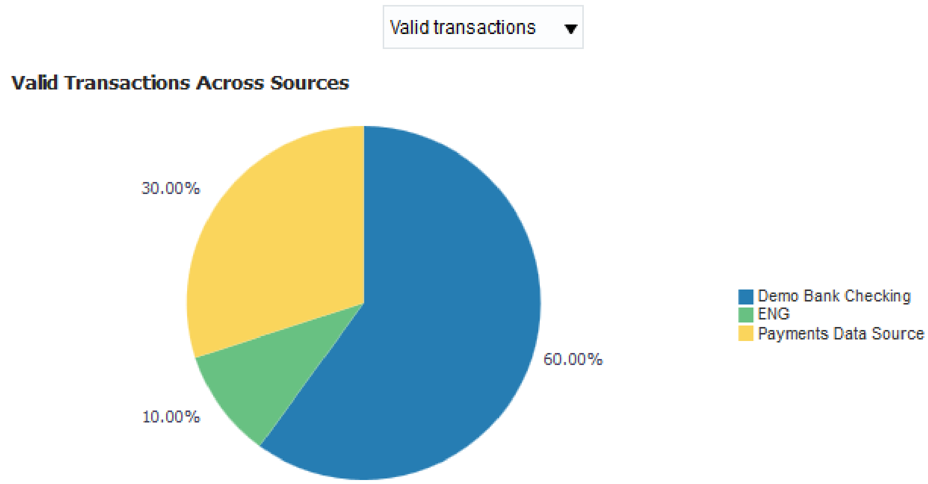


Figure 9: An example of Share Analysis

1.2.3 Trend Analyses

ORMBA Dashboards contains several Trend analyses to indicate the trend of different measures. The two different types of trend analyses available in ORMBA dashboards are:

- Line Charts
- Bar Charts

All trend analyses in ORMBA dashboards indicate the trend of a measure for the last **12 months**, starting from a selected month and year.

In case the analysis contains trend of more than one measure, the chart includes separate lines (in case of line charts) or stacked bars (in case of bar charts) to indicate the trend of each measure. An example trend chart is shown below:

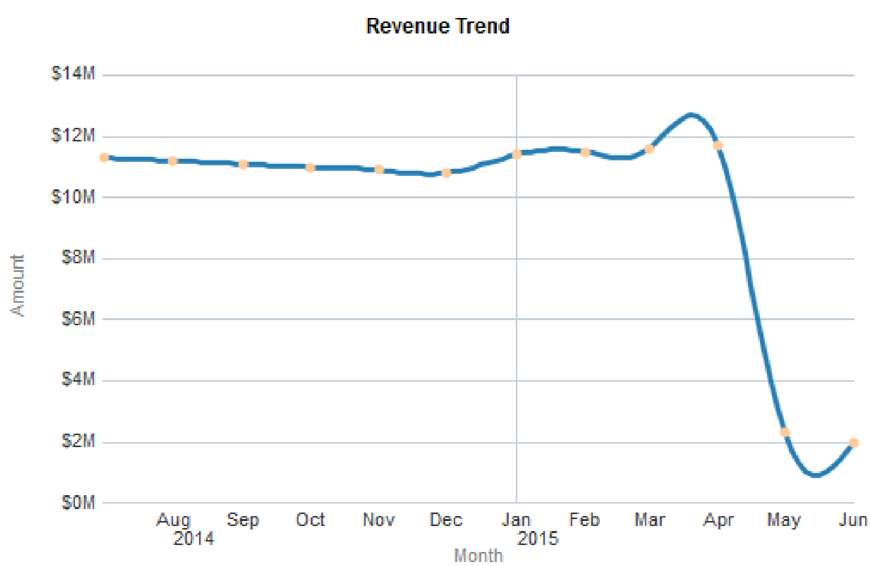


Figure 10: An example of Trend Analysis

1.2.4 Interactive Analyses

The interactive analyses can be charts/tables that give a high-level view of data, which can be drilled down to offer a detailed view. Currently, all analyses in all dashboards are interactive, except trend analyses.

1.2.5 Printable Reports

Most of the ORMBA dashboards contain one or several printable reports. The printable reports are detailed reports that show the data corresponding to the analyses available in a dashboard or page.

You can generate a printable report by filtering the data using any of the filter fields available for the report. After generating the report, click on the Export link towards the bottom of the report to export the data.

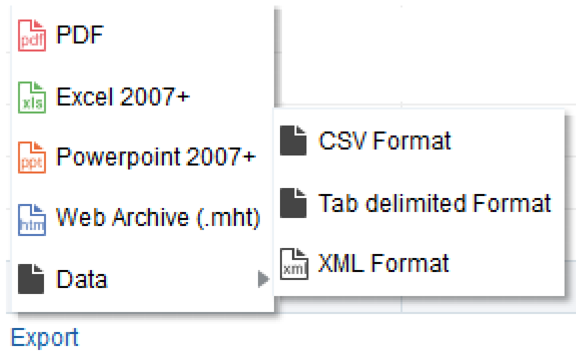


Figure 11: Export Options

You can export data in any of the following formats:

- PDF
- Excel
- PPT
- Web Archive (.mht)
- Data (CSV, Tab delimited, XML)

2. Broker Dashboard

2.1 Overview of the Dashboard

The broker dashboard provides all broker related details. This dashboard is organized into two pages – Summary and Trends.

2.2 Summary Page

The Summary Page provides a detailed view of the policies and plans brought in by the brokers. This dashboard can be filtered based on the below fields:

- Year
- Month
- Program
- Plan Type
- State

2.2.1 Broker Search

Broker Search bar can be used to display details of a particular Broker. Enter the Broker name or Broker ID to open the Broker Profile page filtered to display the selected broker's details.

Figure 12: Broker Search

2.2.2 KPIs

Figure 13: Broker KPIs

KPI	Definition
#Brokers with sales done	Total number of brokers who were able to sell plans during the selected month and year
#Plans Sold	Total number of plans sold during the selected month and year
Total Broker Commission	Total amount received as broker commission
Variation From Last Month	Percentage variation in broker commission from last month

2.2.3 Top N Brokers

The Top N Brokers analysis is a table which displays the top brokers with respect to the number of members covered.

Top 10 brokers

Rank	Broker ID	Broker Name	Members Covered	Broker Commission
1	2689098752	New World Broker	10	$0.00
2	1988681926	Tom1833	6	$0.00
3	2290799443	Tom1741	5	$0.00
4	8598857837	Tom1754	4	$0.00
5	0300082312	Tom1825	3	$0.00
5	4146105930	Tom1840	3	$0.00
7	0246654974	Tom1830	2	$0.00
7	2355285409	Tom1832	2	$0.00
7	4824900494	Tom1827	2	$0.00
7	7909490413	Tom1824	2	$0.00

Rows 1 - 10

Figure 14: Top N Brokers

Field	Explanation
Rank	Ranking of the broker based on the number of members covered
Broker ID and Broker Name	ID and name of the broker
Members Covered	Number of members covered
Broker Commission	Broker commission amount

Note: Click on the Broker ID to see their profile. This opens the Broker Profile page filtered to display the selected broker's details.

Click on the Members Covered field to view details of the membership. This opens the Top Brokers report.

2.2.4 Brokers with no Plans Sold

The Brokers with no Plans Sold analysis is a table which displays the list of brokers who have not sold any plans in the selected month and year.

Brokers with no Plans Sold

Broker ID	Broker Name	State
0031218479	Tom1778	New Hampshire
0036728020	Tom1854	California
0089159247	Tom1821	California
0099201759	Tom2060	Maryland
		New Hampshire
0196600499	Tom2094	California
0201594384	Tom1849	New Hampshire
0293323290	Tom1932	New Hampshire
0293957547	Tom2206	California
0308384045	Tom2378	New Hampshire

Figure 15: Brokers with no Plans Sold

Field	Explanation
Broker ID and Name	ID and name of brokers who have not sold any plans in the selected month and year
State	State to which the broker belongs to

Note: Click on the Broker ID to see their profile. This opens the Broker Profile page filtered to display the selected broker's details.

2.2.5 Most Sold Plans

The Most Sold Plans analysis is a table which provides the top plans that are sold by all the brokers in the system.

Most Sold Plans

Program	Plan Type	Plan	Numbers Sold
AARP® Dental Insurance Plan	Dental Care Insurance	60001-00001 CAPLNA	18
AARP® Dental Insurance Plan	Dental Care Insurance	01230-03001 NHPLNA	2
AARP® Dental Insurance Plan	Dental Care Insurance	17104-01501 INPLNA01	2
AARP® DHMO	Dental Care Insurance	76976-01001 CA15B01	1
AARP® Dental Insurance Plan	Dental Care Insurance	17104-03001 NHPLNA01	1
AARP® Dental Insurance Plan	Dental Care Insurance	60001-00001 CAPLNB	1
Costco Group Dental Plan	Dental Care Insurance	75812-00019 PAD151	1
Delta Dental PPO Exchange	Dental Care Insurance	50250-10004 CAF852	1
Dentegra® Smile Club	Dental Care Subscription	17528-00001 CAPLUS	1

Figure 16: Most Sold Plans

Field	Explanation
Program	Name of the program
Plan Type	Type of the plan
Plan	Name of the plan
Numbers Sold	Count of plans sold in the selected month and year

Note: Click on the Numbers Sold to see the details of the plans. This opens the Most Sold Plans report filtered to display the selected plan's details.

2.2.6 Plans Not Sold By Brokers

The Plans Not Sold by Brokers analysis is a table that provides the plans that are not sold in the selected month and year.

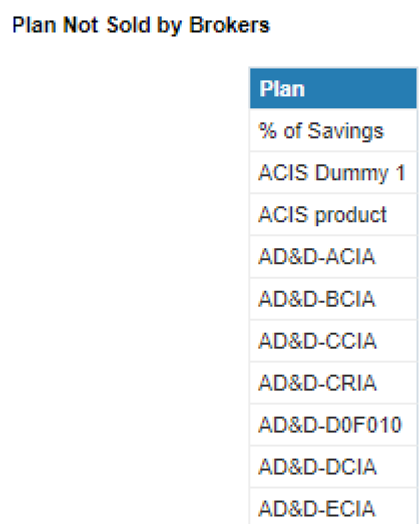


Figure 17: Plans Not Sold By Brokers

Fields	Explanation
Plan	Plan name

2.2.7 Plans with Highest Commission

The Plans with Highest Commission analysis is a table that displays the plans with the highest amount of broker commissions.

Plans with Highest Commission

Rank	Plan	Broker Commission
1	60001-00001 CAPLNB	$567.00
2	75812-00019 PAD151	$435.00
3	17528-00001 CAPLUS	$231.00
4	50250-10004 CAF852	$50.00
5	17104-01501 INPLNA01	$43.00
6	01230-03001 NHPLNA	$11.00

Figure 18: Plans with Highest Commission

Fields	Explanation
Rank	Ranking of the plan based on the broker commission amount
Plan	Name of plan
Broker Commission	Broker commission amount

2.2.8 Top Plans Sold by Brokers with Commission

The Top Plans sold by Brokers with Commission is a table which displays the list of top N plans sold in the selected month and year. Against each plan in the list, you can see the number of times it has been sold and the total broker commission amount cumulated.

Top Plans Sold by Brokers with Commission

Rank	Plan	Numbers Sold	Broker Commission
1	Medical - AAAA	1	$567.00
1	Vision - L001C	1	$567.00

Figure 19: Top Plans Sold by Brokers with Commission

Fields	Explanation
Rank	Ranking of the plan based on Commission amount
Plan	Name of plan
Numbers Sold	Number of times the plan has been sold
Broker Commission	Broker commission amount given

2.3 Trends Page

The Broker Trends page provides a snapshot of Broker performance across a period of time.

2.3.1 Plans Sold Trend - Broker

The Plans Sold Trend – Broker analysis is a bar chart that shows the trend of plans sold per month for a selected Broker, for the last 12 months. Select a broker from the drop-down to view the trend of their plans.

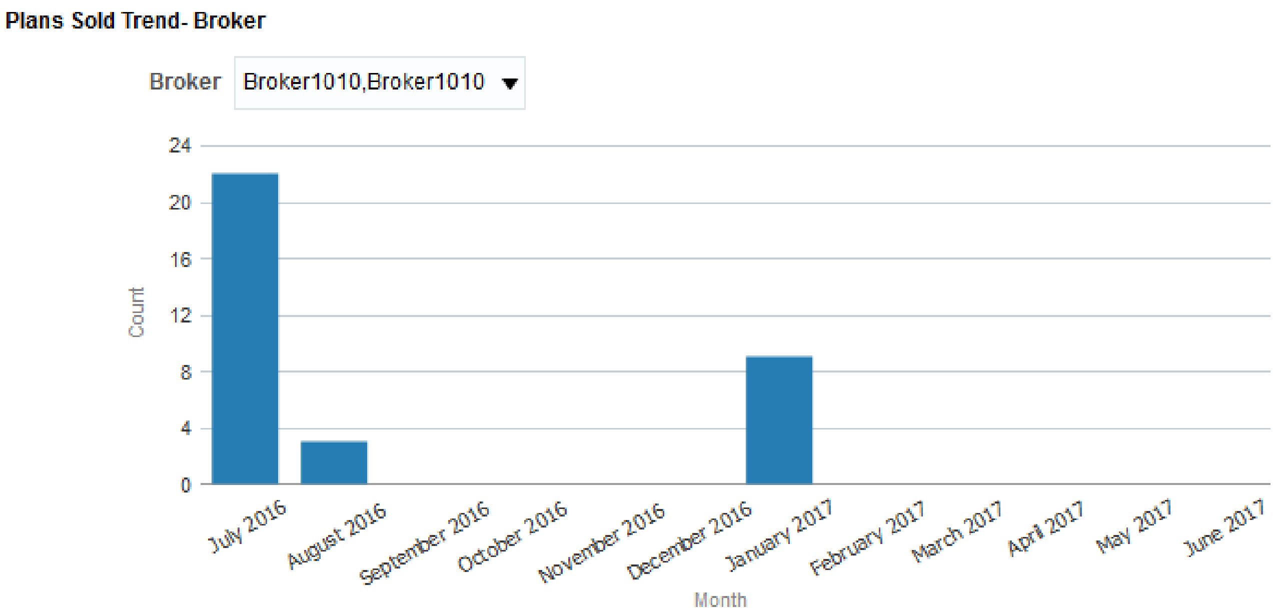


Figure 20: Plans Sold Trend – Broker

Axes	What it shows?
X axis	Month. Shows the last 12 months
Y axis	Count. Number of plans sold by the selected broker

2.3.2 Plans Sold Trend - Plan

The Plans Sold Trend – Plan analysis is a bar chart that shows the trend of plans sold per month for a selected Plan, for the last 12 months. Select a plan from the drop-down to view the trend.

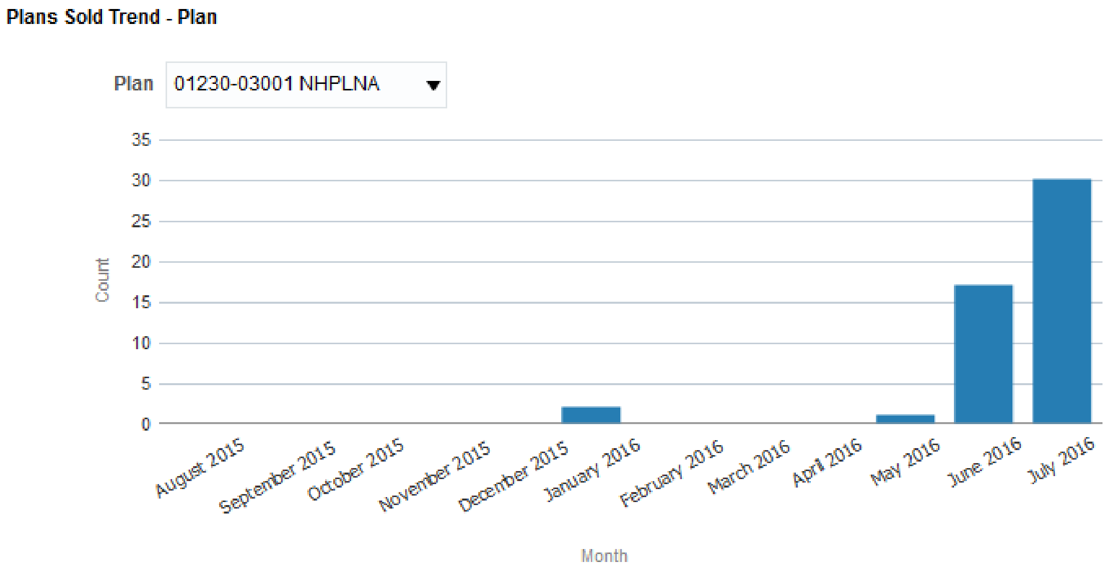


Figure 21: Plans Sold Trend – Plan

Axes	What it shows?
X axis	Month. Shows the last 12 months
Y axis	Count Number of plans sold

2.3.3 Plans Sold Trend – State

The Plans Sold Trend – Plan analysis is a bar chart that shows the trend of plans sold per month in a selected State, for the last 12 months. Select a state from the drop-down to view the trend.

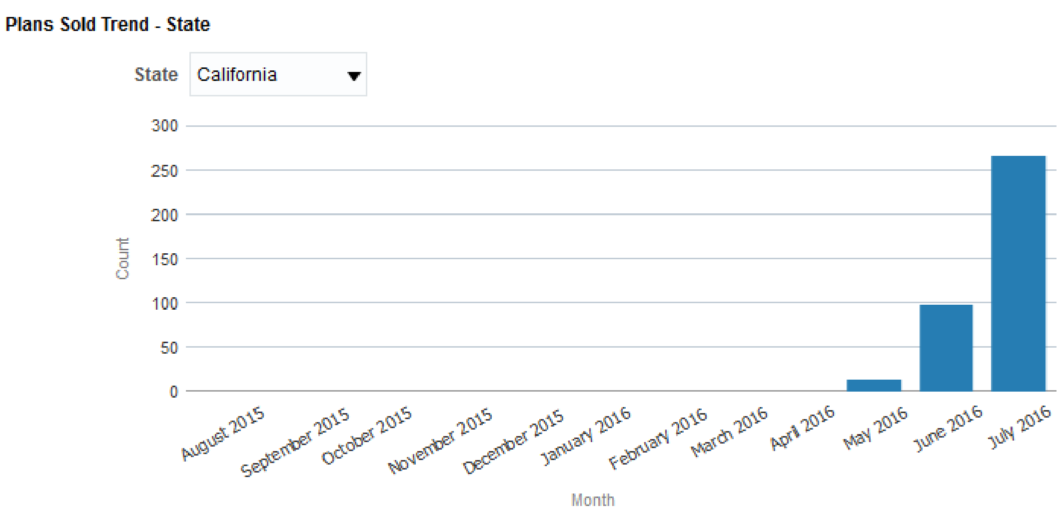


Figure 22: Plans Sold Trend – State

Axes	What it shows?
X axis	Month. Shows the last 12 months

Y axis	Count Number of plans sold in the selected state

2.3.4 Broker Commissions Trend – Plans Sold

The Broker Commissions Trend – Plan analysis is a bar chart that shows the trend of broker commissions for a selected plan, for the last 12 months. Select a plan from the drop-down to view the trend.

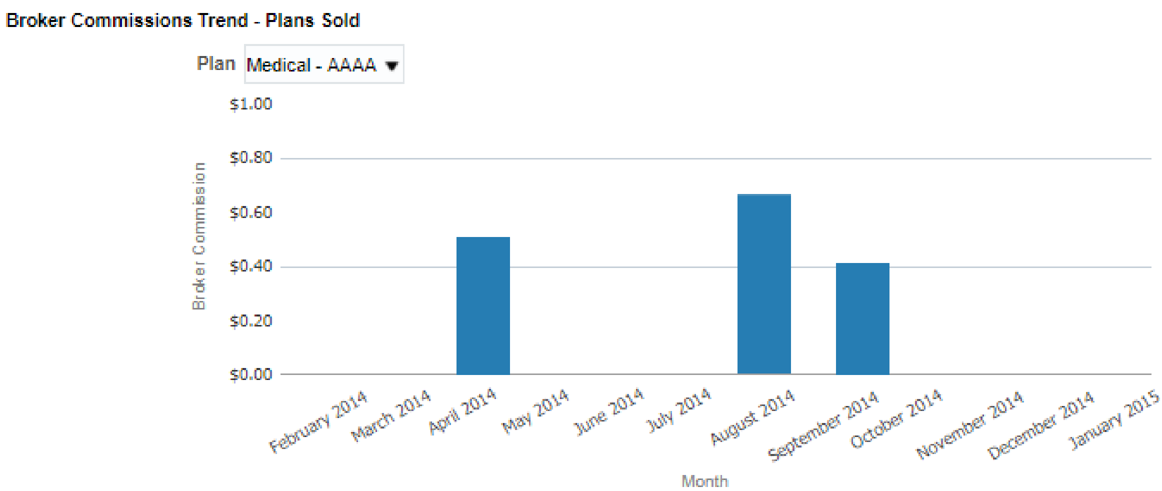


Figure 23: Broker Commissions Trend – Plans Sold

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Broker Commission for the selected plan

3. Customers Dashboard

3.1 Overview of the dashboard

Customer dashboard offers a 360^0 view of a Customer across multiple dimensions. The comprehensive view of the customer offered by this dashboard will enable a Manager to better understand their customer and thereby drive initiatives to improve overall Customer engagement.

All relevant details for a particular customer can be viewed from this dashboard.

The customer who purchases the plan is known as the Subscriber.

3.2 Customers Home Page

The Customer Home Page includes a Subscriber ID/Subscriber Name filter where the Subscriber ID/Subscriber Name can be entered to search for a particular Subscriber.

(In the case of Group Insurance Type, Policy Holder ID/Name filter will be displayed).

The filters in this page include

- Billing Analyst (Only Subscribers under the selected Billing Analyst will be displayed)
- Insurance Type

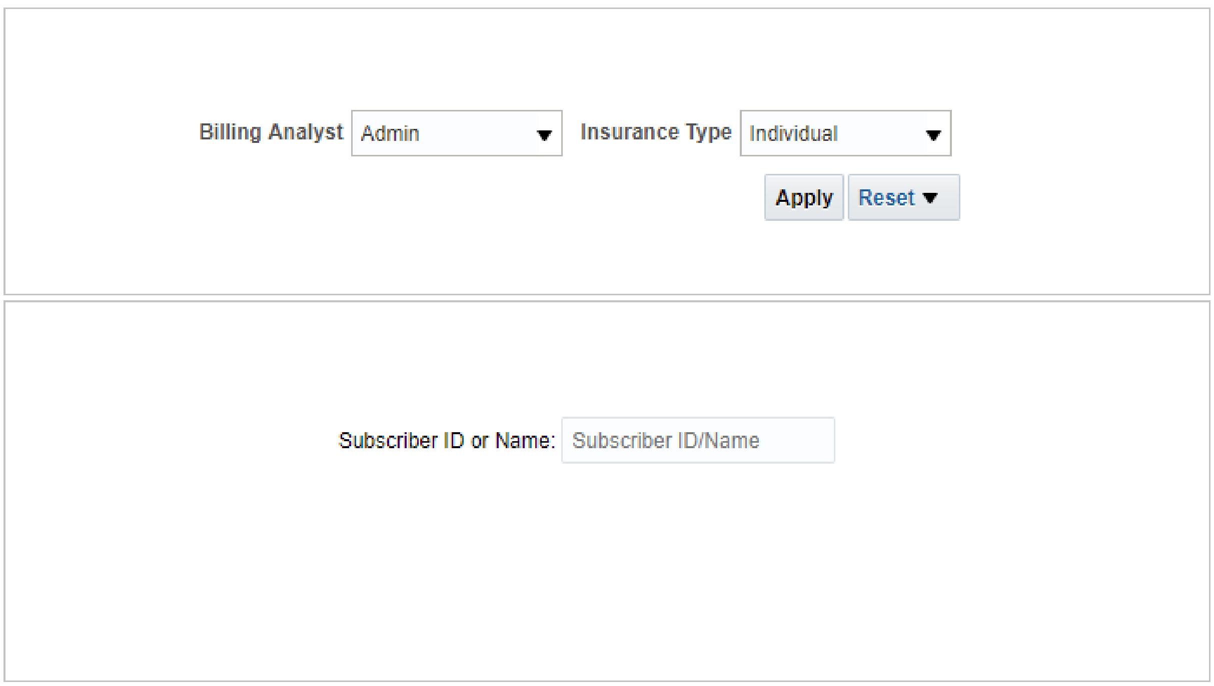


Figure 24: Customer Search

3.3 Summary Page

On selecting a particular customer the Customer Summary page of the selected customer is displayed. This page offers a snapshot of key performance indicators and metrics together with the account details and Customer profile. This dashboard gives an overall feedback on how the customer has been faring relative to the previous month in terms of both financial performance as well as operational details including number of service tasks created.

This page includes the following filters:

- Month
- Year
- Customer ID

3.3.1 Performance Indicators & Metrics

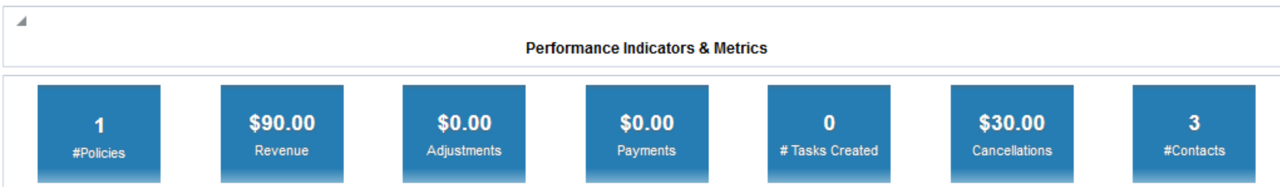


Figure 25: Performance Indicators & Metrics

KPI	Definition
#Policies	Total number of policies
Revenue	Total revenue in corporate currency
Adjustments	Total adjustments amount in corporate currency
Payments	Total payments amount in corporate currency
# Tasks Created	Total number of tasks created for the customer
Cancellations	Total cancellation amount in corporate currency
#Contacts	Total number of contacts made by the customer

3.3.2 Customer Profile Summary

The Customer Home page contains a brief summary of Customer Profile. You can click the View Profile button to view further details of the customer.

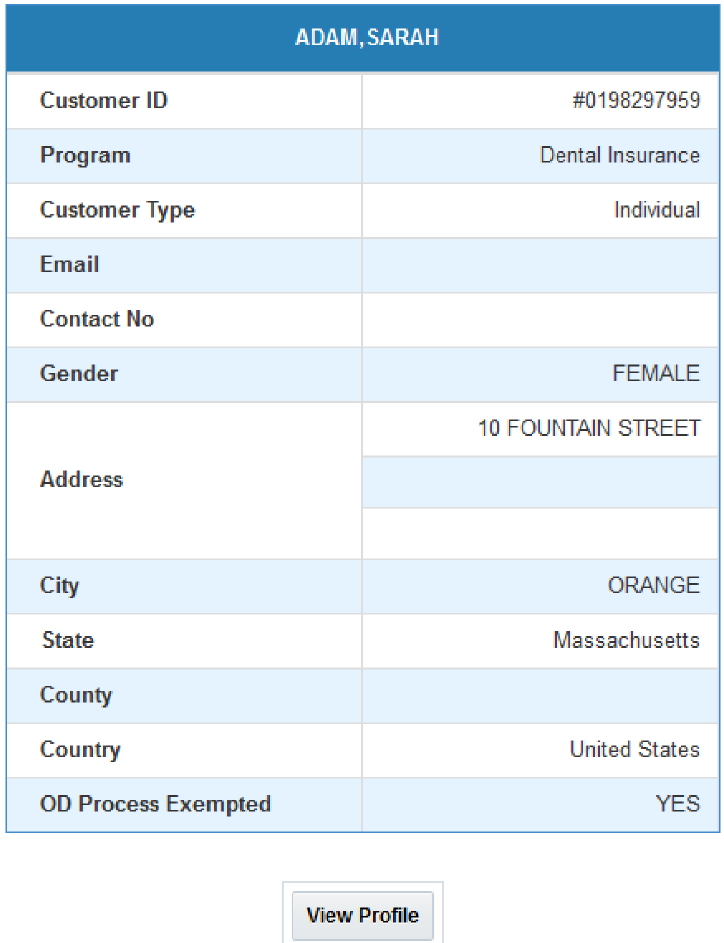


Figure 26: Customer Profile Summary

Field	Explanation
Customer Name	Name of the customer
Customer ID	Unique identifier of the customer
Program	Program of the customer
Customer Type	Type of customer
Email	Email ID of the customer
Contact No	Contact number of the customer
Gender	Whether the customer is Male or Female
Address	Address of the customer
City	City where the customer is based on
State	State where the customer is based on
County	County where the customer is based on
Country	Country where the customer is based on

OD Process Exempted	Whether the customer is exempted from overdue process or not
View Profile	Click this button to view the detailed profile of the customer. To know more about the Customer Profile page, see section 3.3.4.

3.3.3 Customer Hierarchy

The Customer dashboard main page displays the entire hierarchy of the customer, including their policies and membership plans.

All Policy

	Subscriber ID	Subscriber Name	Age
−	0198297959	ADAM,SARAH	36

	Policy ID	Policy Type	Status	Start Date	End Date
−	49649079094948	Off-Exchange Policy type	ACTIVE	6/1/2016 12:00:00 AM	12/31/2016 12:00:00 AM

	Membership ID	Plan Type	Plan	Primary Plan	Start Date	End Date
+	788139129099022	DQ - Standard	DQTEST -PSPM	Yes	6/1/2016 12:00:00 AM	12/31/2016 12:00:00 AM

Figure 27: Policy Hierarchy

3.3.4 Customer Profile Page

The Customer Profile page shows various details of the customer. Information is grouped under the following heads:

- Profile
- Address
- Demographic
- More Details

3.3.4.1 Profile

Profile

Name	ABC Limited
ORMB Customer ID	CUST01
Email	info@abccorp.com
Contact No	011-980555666
Business Unit	ORMBA

DOB	6/5/1994 12:00:00 AM
Gender	Male
Class	Gold
Language	English
Marital Status	Single

ID TYPE	ID NUMBER
SSN	543-54-8789
COREG	5345235325
CUSTID	1234566
GLOBECR	5566
GROUP	6789

Customer Since	9/12/2010 12:00:00 AM
Fixed Price	Yes
ORMBA Deal Id	7
Simulation Flag	No
Create Date	9/12/2016 12:00:00 AM
Last Updated Date	9/12/2016 12:00:00 AM

Figure 28: Customer Profile

The fields in this table are mostly self-explanatory.

3.3.4.2 Address

Address

Address	Nordea Bank Danmark
	DK-0900 Copenhagen
	Bus.reg.no. 13522197
	123-854-964

City	Glostrup
State	Copenhagen
County	Albertslund
Country	Denmark
ZIP	123-854-964

Figure 29: Customer Address

The fields in this table are mostly self-explanatory.

3.3.4.3 Demographic

Demographic

DOB	04-Nov-1981
Gender	FEMALE
Class	Individual
Language	English
Email	
Contact No	

Business Unit	
Student Status	NO
Veteran Status	NO
Marital Status	
Disability Status	NO
Ethnicity	

Employer Name	
Employment Type	
Employment Status	
Designation	

Annual Salary	
Company Type	
Industry Type	
Occupation Type	
Market Entity	

Figure 30: Customer Demographic

The fields in this table are mostly self-explanatory.

3.3.4.4 More Details

More Details

Account Manager	John Doe
Affinity Group 1 Ind.	Y
Approved Sites Limit	20
Auto Transfer	N
BID Country	US

BID GEOGRAPHY	US
Billing Entity	Y
BoA - Credit share ratio	60-40%
Bundle Applicable	RTB1
Businessworld Membership Level	GOLD

Figure 31: More Details

The fields of the table shown in the image above are indicative and varies based on the characteristic fields mapped using ORMBA Admin Tool.

3.4 Accounts Page

Accounts page shows the list of accounts under the selected customer. To export the list of accounts, click on the Export link.

Account Details for
ADAM,SARAH upto August, 2016

Account ID	Primary Account Number	Account Number Type	Account Type	Program	Currency	Invoice Cycle	Account Usage Type	Contracts
3835937230	3835937230	ACCTID	OFF-EXCH	Dental Insurance	United States Dollars		Usage Account	1

Export

Figure 32: Account Listing

- Click on an Account ID to view the detailed Account Profile
- Click on the Contracts link to view the Contract details of the account

3.4.1 Account Details

The Account Details page shows various details of the account. Information is grouped under the following heads:

- Account Profile
- Account Details
- Billing Details
- Program Details
- More Details

Account Profile

Customer Name	ABC Corporation	Account Class Code	GOLD
ORMB Customer ID	CUST02_02	Account Class Description	Savings
Account ID	ACT02_02	Account Type	Savings
Account Number	ANTHEM03	Offer ID	AA
Account Number Type	ACCT_NM	Offer Description	1
Account Purpose	Personal	Currency	USD

Figure 33: Account Profile

Account Details

ID TYPE	ID NUMBER	Repricing Index	No
FCAC01	NY111111	Created On	6/2/2015 12:00:00 AM
BGID01	123456	Last Updated On	6/2/2015 12:00:00 AM
ACCT_NM	ANTHEM03	Fixed Price	Yes
C1_F_ANO	789798JK	ORMBA Deal ID	007
TYPE5	123		

Figure 34: Account Details

Billing Details

Joint Application Status	Y	Billing Cycle	Banking - End of month billing
Customer Type	Person	Collection Class Description	Financial Services
Account Usage Type	Invoice Account		

Figure 35: Billing Details

Program Details

Program	Dental Insurance

Figure 36: Program Details

More Details

WAIVE	BRAZTRANS	DEBCURR	UYU
COLLGRP	200	EDI822AC	CFX
ACCTCURR	ANG	FDIC	YES
ACCTTYPE	BASE	IGSDIV	940
BALBASE	YES	MANDREV	YES
BALTYPE	NIB	PAYMTHD	CM_RMA
BILLENTY	YES	SCR_EXCL	N
BRANCHCD	263	SCR_PRTY	5
CATEGORY	THRDPRTY	STACK	DDA
CM_ACTST	INAC	SWEEP	YES
CM_BSCE	A	SWIFTEN	Y
CM_EXBKD	N	3RDGRP	UKGBS_TARIFF1
CREDCURR	GBP		

Figure 37: More Details

The fields of the table shown in the image above are indicative and varies based on the characteristic fields mapped using ORMBA Admin Tool.

3.4.2 Contract Details

The Contract Details page shows the contractual details of the selected account. You can also export the details.

Account ID	Customer ID	Customer Name	Contract ID	Contract Type	Open Date	Close Date	Status
ACNT01	CUST01	ABC Limited	SA01	Global Clearing USD	6/1/2015 12:00:00 AM		Active

Export

Figure 38: Contract Details of an Account

3.5 Invoices Page

The Invoices page of Customer dashboard shows the invoice details of the selected customer for a selected month and year. You can also select a product to filter and view the details of the selected product only. The Invoices page offers the following customer perspectives to an RM:

- How has the Customer revenue varied over the trailing twelve month period? Is there a leakage in revenue observed for any one period
- Which are the top products in terms of usage and revenue contribution
- Summary of Revenue break-up across all Invoice accounts
- Snapshot of Invoice details at an Invoice Account/Invoice Id

3.5.1 KPIs

Figure 39: Invoices KPIs

The KPIs available for Invoices page of Customer dashboard are:

KPI	Definition
Revenue	Total revenue in corporate currency
Tax	Total tax amount in corporate currency
Variation From Last Month	Percentage variation of receivables amount of the selected month from the previous month
Variation From Last Year	Percentage variation of receivables amount of the selected month from the same month of previous year

Note: Against each tile, you can see or icons that indicate if the KPI has a positive variation or a negative variation from the previous month or year.

3.5.2 Revenue By Invoice Account

Revenue By Invoice Account

Plan Type	Invoice Account	Invoice Currency	Rev in Inv Currency	Rev in Corp Currency
Medical	1	USD	$2,403.23	$2,403.23

Figure 40: Revenue By Invoice Account

The 'Revenue By Invoice Account' analysis lists the invoice accounts of the selected customer and their revenue in both invoice currency and corporate currency.

Fields	Explanation
Plan Type	Plan Type considered
Invoice Account	Invoice account under the customer
Usage Account	Corresponding usage account
Invoice Currency	Currency of the invoice account
Rev in Inv Currency	Revenue from the invoice account in invoice currency
Rev in Corp Currency	Revenue from the invoice account in corporate currency

3.5.3 Invoices Printable Report

The Invoice details for the Customer can be printed or exported using the export option provided on the page. This report contains the following filters and fields.

Filters	• Customer Id • Program • Contract Id • Invoice Account • Invoice Id • Plan Type
Fields	• Plan Type • Invoice Currency • Invoice Status • Type • Date • Program • Contract Id • Invoice Account • Invoice Id • Frozen Date • #Invoice Segments • Rev in Invoice Currency • Tax in Invoice Currency • Revenue in Corp Currency • Tax in Corp Currency

You can view the consolidated data at **Invoice Status** and **Type** level, along with the Grand Total at the bottom row.

Note: To export the data shown in the printable report, click the Export link available at the bottom of the table.

3.6 Adjustments Page

The Adjustments page of Customer dashboard shows the adjustment details of the selected customer for the selected month and year. This dashboard provides information including Net Credits and Debits, history of Adjustments over the past twelve months and breakdown of adjustments by adjustment types.

3.6.1 KPIs

Figure 41: Adjustments KPIs

The KPIs available for the Adjustments page of Customer dashboard are:

KPI	Definition
Credits	Total credit amount in corporate currency
Debits	Total debit amount in corporate currency
Variation From Last Month	Percentage variation of net adjustment amount (credit + debit) of the current month from the previous month
Variation From Last Year	Percentage variation of credits amount of the current month from the same month of previous year

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month.

3.6.2 Adjustments Trend

The 'Adjustments Trend' analysis is a bar/line chart that shows the trend of adjustments amount for the last 12 months.

Figure 42: Adjustments Trend

You can view the analysis as a bar chart or a line chart by selecting the required value from the drop-down.

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Amount Shows the credit and debit adjustment amount of each month in corporate currency

3.6.3 Break Down By Adjustment Types

The 'Break Down By Adjustment Types' analysis is a table list that shows the credit/debit adjustments against each Adjustment Type.

Break Down By Adjustment Types

			Adjustments
Date	Account	Adjustment Type	Debit
30 December, 2017	ACNT01	Adjustment for Earnigs Credit Expiration	$493.35
		Adjustment type for Earning Credit Distribution	$361.90
		Bill Correction (EUR)	$209.24
		Bill Correction (GBP)	$456.19
		Bill Correction (USD)	$383.29
		Currency Conversion	$213.08
		Good Will Credit (EUR)	$201.01
		Good Will Credit (GBP)	$107.95
		Good Will Credit (USD)	$659.12
		Reconciliation Adjustment Type	$106.92
Grand Total			$3,192.05

Figure 43: Breakdown By Adjustment Types

Fields	Explanation
Date	Adjustment date
Account	Invoice account
Adjustment Type	Adjustment type
Adjustments (Credit and	Credit / Debit amount in corporate currency

Debit)	
Grand Total	Total adjustment amount

3.6.4 Adjustments Printable Report

The page also has an export option which can be used to print the report. This report contains the following data:

Filters	• Customer Id • Program • Contract Id • Adjustment Type • Invoice Account
Fields	• Adj Currency • Type • Adj Status • Adj Type • Program • Contract Id • Account • Frozen Date • Amount in Corp Currency (Credit / Debit) • Amount in Adj Currency (Credit / Debit)

3.7 Payments Page

The Payments page of Customer dashboard shows all the payment details of the selected customer for the selected month and year. It provides the following different payment related insights:

- Total Payments over a period
- What is the frequency of un-realized payments for the customer? Is there a need to address the effectiveness of payment processing?
- Is there a pattern observed in the customer's payment history?
- Payment details including Payer accounts, Tender types and source
- Preferred tender type and tender source for the customer to potentially enable an effective offer management strategy

3.7.1 KPIs

Figure 44: Payments KPIs

The KPIs available for the Payments page of Customer dashboard are:

KPI	Definition
Payments	Total payment amount in corporate currency
#Unrealized Payments	Number of payments that were unrealized
Variation From Last Month	Percentage variation of payments amount of the current month from the previous month
Variation From Last Year	Percentage variation of payments amount of the current month from the same month of previous year

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month or year.

3.7.2 Payments Trend

The 'Payments Trend' analysis is a line chart that shows the trend of payment amount for the last 12 months.

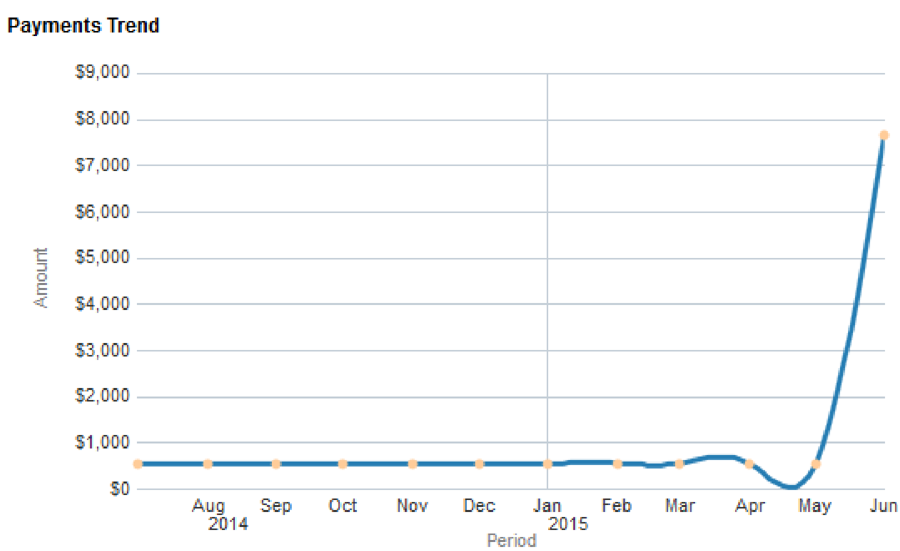


Figure 45: Payments Trend

Axes	What it shows?
X axis	Period Shows the last 12 months

Y axis	Amount Shows the payment amount of each month in corporate currency

3.7.3 Amount By Tender Types

The 'Amount By Tender Types' analysis is a pie chart that shows how the payment amount is spread across different tender types.

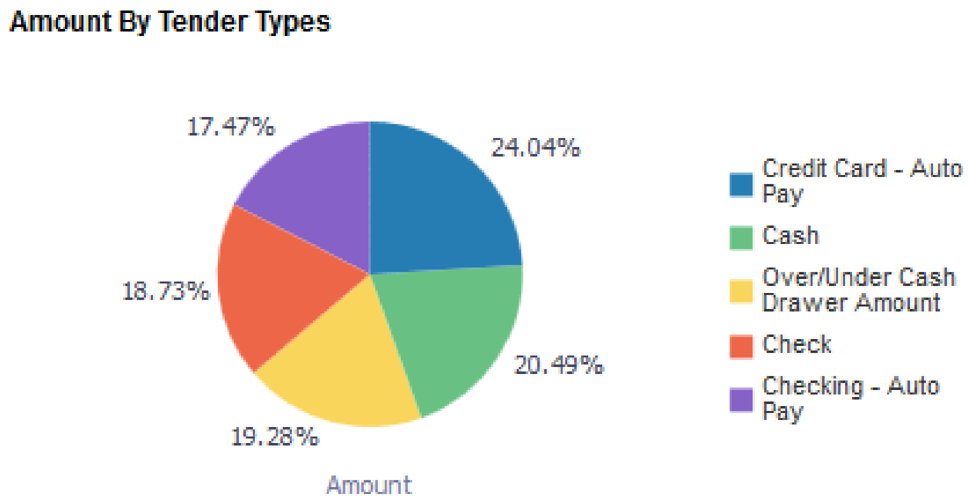


Figure 46: Amount By Tender Types

3.7.4 Amount By Tender Source

The 'Amount By Tender Source' analysis is a pie chart that shows how the payment amount is spread across different tender sources.

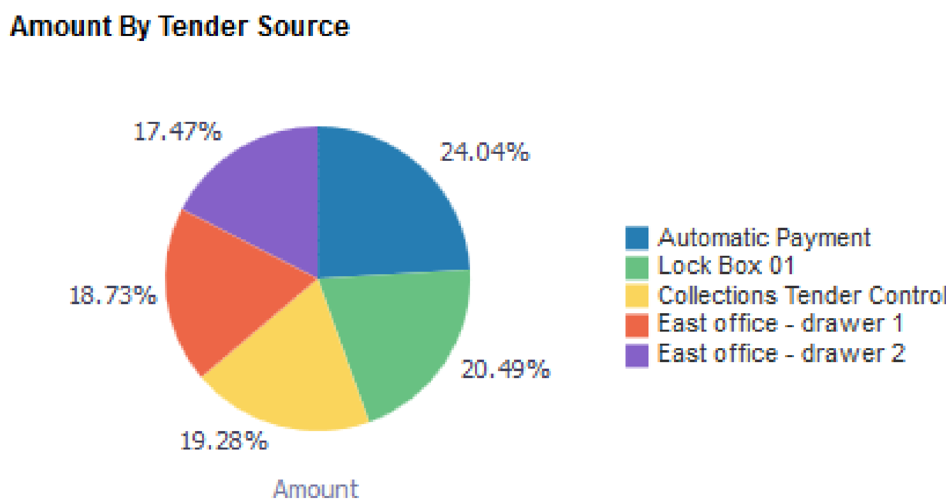


Figure 47: Amount By Tender Source

3.7.5 Payments Printable Report

Filters	• Customer Id

	• Program • Payer Account • Tender Type • Tender Source
Fields	• Program • Customer • Tender Source • Tender Type • Payer Account • Tender Status • Pay Date • Date • Amount in Pay Currency

3.8 Charges Page

The Charges page provides a breakdown of charges for various plans for a month. i.e. types of charges(billable, admin etc).
This page includes the Products and Charges Report which provides the details on how various plan of the selected customer are priced in the system.

3.8.1 Products and Charges Printable Report

This printable report allows two levels of drill-down:

Filters	• Year • Month • Program • Policy ID • Plan Type • Plan
Fields	• Policy ID • Account ID • Plan Type • Plan • Contract ID • Charge ID • Charge Type • Bill ID

	• Created Date • Start Date • End Date • Pass Through • Amount (Premium) • Amount (Non-Premium) • Total Amount

3.9 Write-Offs Page

The Write-Offs page of Customer dashboard shows all the write-off details of the selected customer for the selected month and year.

3.9.1 KPIs

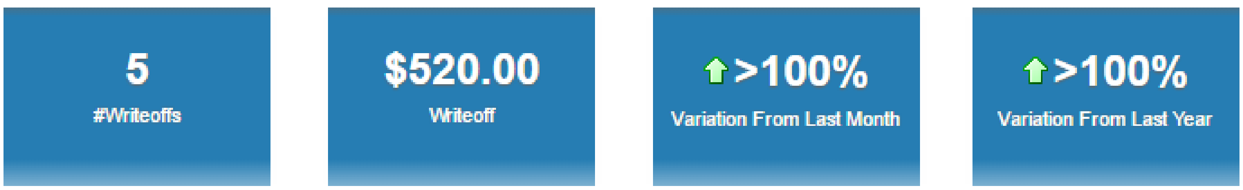


Figure 48: Write-Offs KPIs

The KPIs available for the Write-offs page of Customer dashboard are:

KPI	Definition
#Write-Offs	Total number of write-offs
Write-off	Total write-offs amount
Variation From Last Month	Percentage variation of the write-offs amount of the current month from the previous month
Variation From Last Year	Percentage variation of write-off amount of the current month from the same month of previous year

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month or year.

3.9.2 Write-Offs Printable Report

The page also has an export option which can be used to print the report. This report contains the following data:

Filters	• Month • Year

	• Program • Adjustment Type • Entity Type
Fields	• Program • Customer • Account • Adjustment Type • Request ID • Entity Type • Entity ID • Reason • Status • Remarks • Currency • Amount

3.10 Refunds Page

The Refunds page of Customer dashboard shows all the refund details of the selected customer for the selected month and year.

3.10.1 KPIs

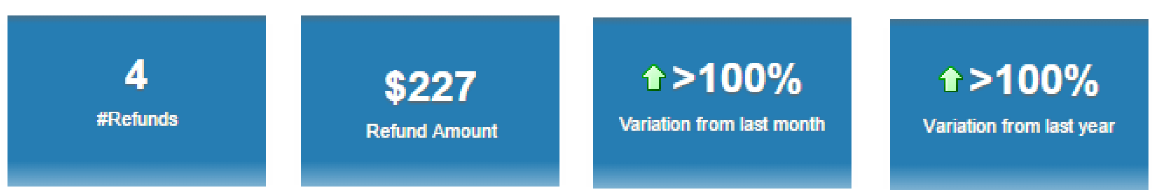


Figure 49: Refunds KPIs

The KPIs available for the Refunds page of Customer dashboard are:

KPI	Definition
#Refunds	Total number of refunds
Refund Amount	Total refund amount
Variation From Last Month	Percentage variation of the refund amount of the current month from the previous month
Variation From Last Year	Percentage variation of refund amount of the current month from the same month of previous year

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month or year.

3.10.2 Refunds Printable Report

The page also has an export option which can be used to print the report. This report contains the following data:

Filters	• Month • Year • Adjustment Type • Entity Type
Fields	• Program • Customer • Account • Adjustment Type • Request ID • Entity Type • Entity ID • Status • Currency • Refund Amount

3.11 Contacts Page

The Contacts page of Customer dashboard shows all the contact details of the selected customer for the selected month and year.

3.11.1 Contacts Printable Report

The page also has an export option which can be used to print the report. This report contains the following data:

Filters	• Month • Year • Contact Class • Contact Type • Notification Method • Status
Fields	• Contact ID • Created Date

	• Created By • Contact Class • Contact Type • Notification Method • Status • #Contacts

3.12 Tasks Page

The Tasks page of Customer dashboard shows all tasks to be done for a selected customer for the selected month and year similar to the current page.

3.12.1 KPIs

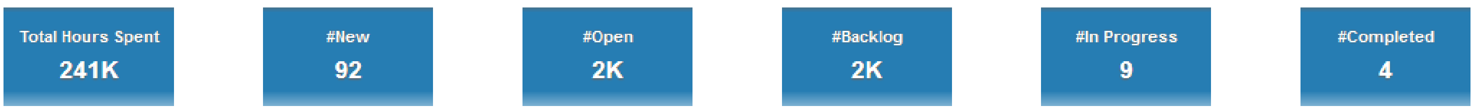


Figure 50: Tasks KPIs

The KPIs available for the Tasks page of Customer dashboard are:

KPI	Definition
Total Hours Spent	Total hours spent by the staff
#New	Number of tasks created in the selected month and year
#Open	Number of open tasks s
#Backlog	Number of tasks that are open, either assigned or unassigned (#Unassigned + #In progress)
#In Progress	Number of tasks that are assigned to a staff and are in progress
#Completed	Number of tasks that were completed during the selected month and year

3.12.2 Trend of Tasks

This analysis is a stacked bar chart that shows the tasks for the customer during the last 12 months. The tasks in each status are stacked over each other.

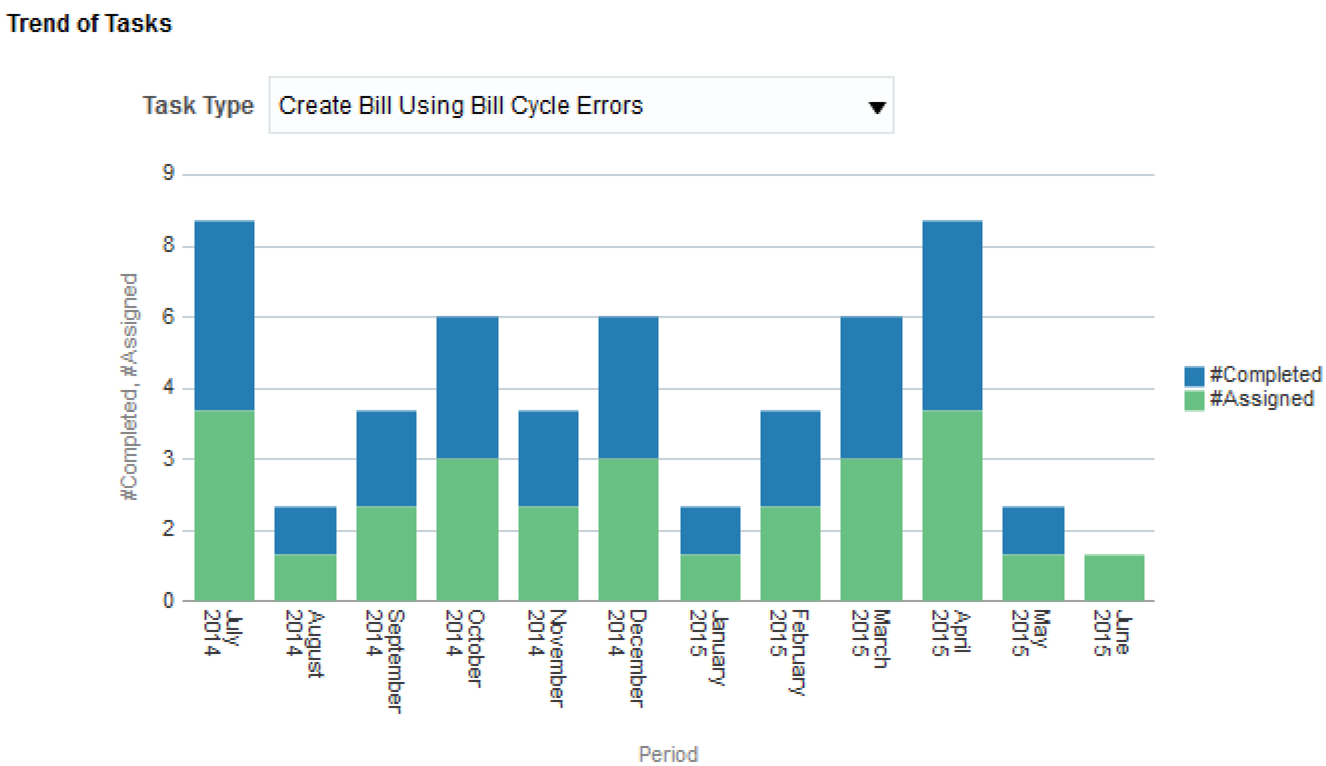


Figure 51: Trend of Tasks

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of tasks

Note: Select a task type to view the trend of tasks for the last 12 months.

3.12.3 Trend of Hours Spent

This analysis is a line chart that shows the trend of hours spent on each selected task type during the last twelve months.

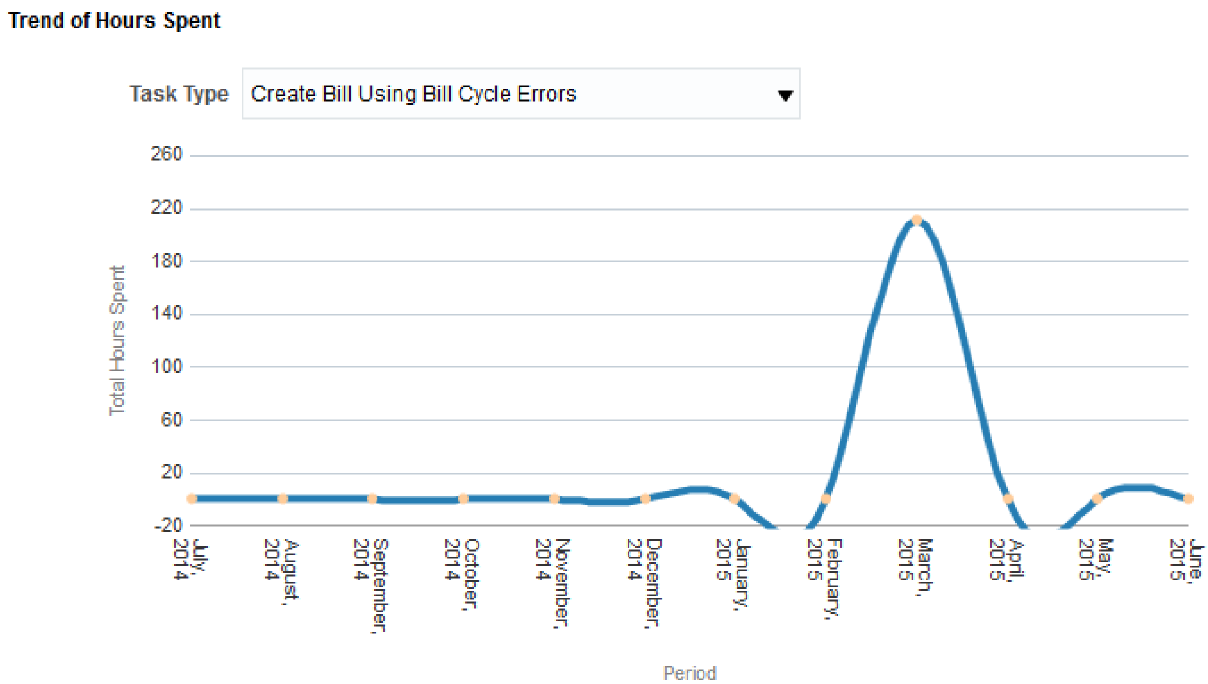


Figure 52: Trend of Hours Spent

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Hours spent

Note: Select a task type to view the trend of hours spent on that type of tasks for the customer.

3.12.4 Task Details Printable Report

Filters	• Customer Id • Task Id • Priority • Type • Staff • Status • Account
Fields	• Task Id • Description • Priority • Type • Staff

	• Task Status • Created Date • Assigned Date • Completed Date • Total Hours

When the selection under Insurance Type filter is ‘Group’, the following tiles specific to Group Insurance Type will also be displayed

3.12.5 Performance Tiles

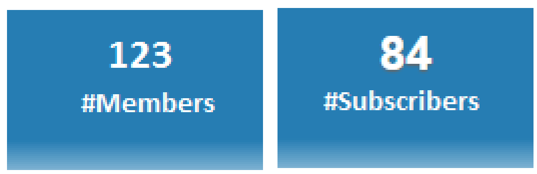


Figure 53: Performance Tiles

KPI	Definition
#Members	Total number of members covered under the particular policy holder
#Subscribers	Total number of subscribers covered under the particular policy holder

4. Products and Charges Dashboard

4.1 Overview of the dashboard

The Products and Charges dashboard provides a single but holistic view of how a product is priced in the system. Products in this system are the plans that are subscribed by the subscriber

This dashboard allows you to drill down from product usage across programs to individual price tier details and offers comprehensive pricing related insights.– Summary, Trends, Rankings and Pricelist. The following are the pages in the Products and Charges dashboard.

- Summary
- Products
- Pricelist
- Trend

4.2 Summary Page

Summary page provides the pricing information such as :

- Distribution of charges by Plans
- Distribution of Plan Type by State
- Total Premium and Non-Premium amount breakdown

The filters included in this page are as follows:

- Month
- Year
- Program
- Insurance Type
- Policy Type

4.2.1 KPIs

Figure 54: Products and Charges KPI

The KPIs available for Billable Charges dashboard are:

KPI	Definition
#Charges	Number of billable charge lines in the selected month and year
Amount	Total amount against the billable charges during the selected month and year

Amount Variation From Last Month	Percentage variation in Billable Charges Amount from the previous month
Amount Variation From Last Year	Percentage variation in Billable Charges Amount from the same month in the previous year

Note: Against each tile, you can see or icons that indicate if the KPI has a positive variation or a negative variation from the previous month.

4.2.2 Breakdown By Plan Type

The Breakdown by Plan Type analysis is a stacked bar graph that displays the charges with respect to the plan type.

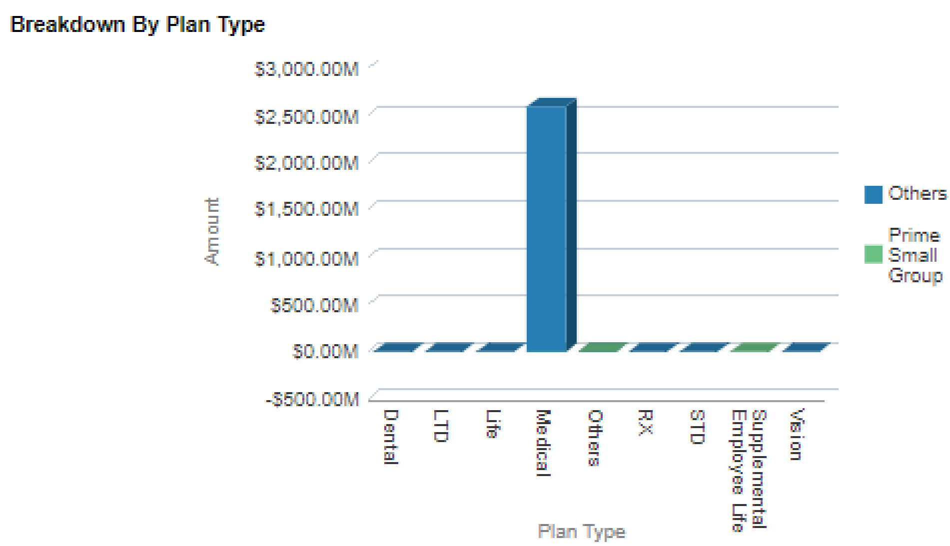


Figure 55: Breakdown By Plan Type

Axes	What it shows?
X axis	Plan Type
Y axis	Amount against each Plan Type

Note: Click on the chart to see the drilled-down details of a Plan Type. This opens the Products and Charges Printable Report filtered to display a Plan Type's details.

4.2.3 Breakdown By Premium Vs Non-Premium

The Breakdown by Premium Vs Non-Premium analysis is a stacked bar graph that displays the premium and non-premium amount for the different policy types.

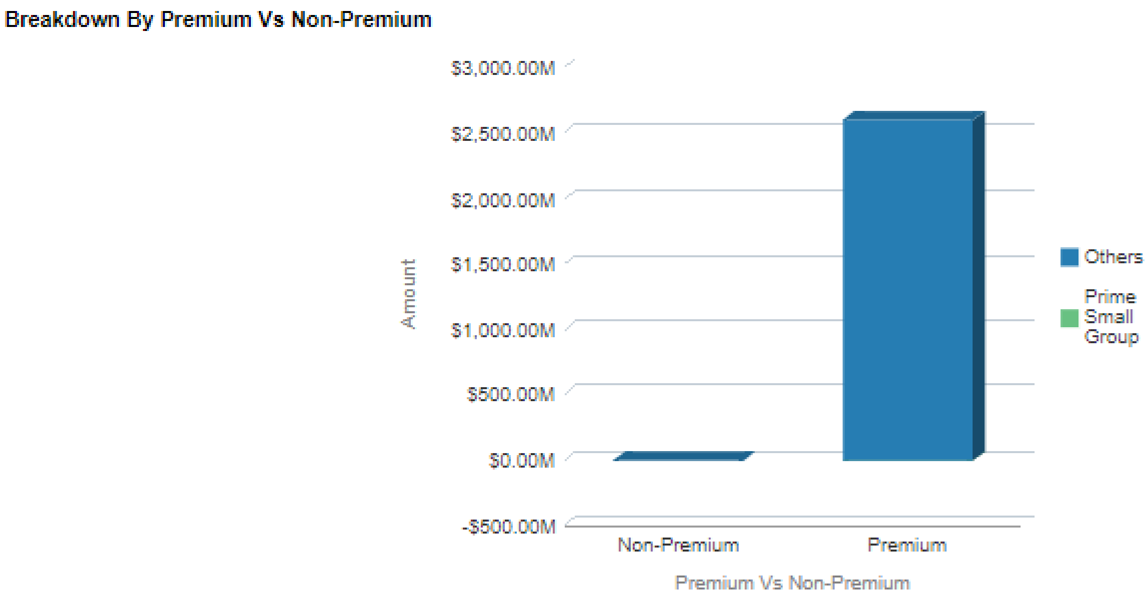


Figure 56: Breakdown by Premium Vs Non-Premium

Axes	What it shows?
X axis	Premium Vs Non-Premium
Y axis	Amount

Note: Click on the chart to see the drilled-down details. This opens the Product and Charges Printable Report filtered to display a Policy Type's details.

4.2.4 Breakdown By Charge Type

The Breakdown by Charge Type analysis is a pie-chart that displays the various types of charges present in the system.

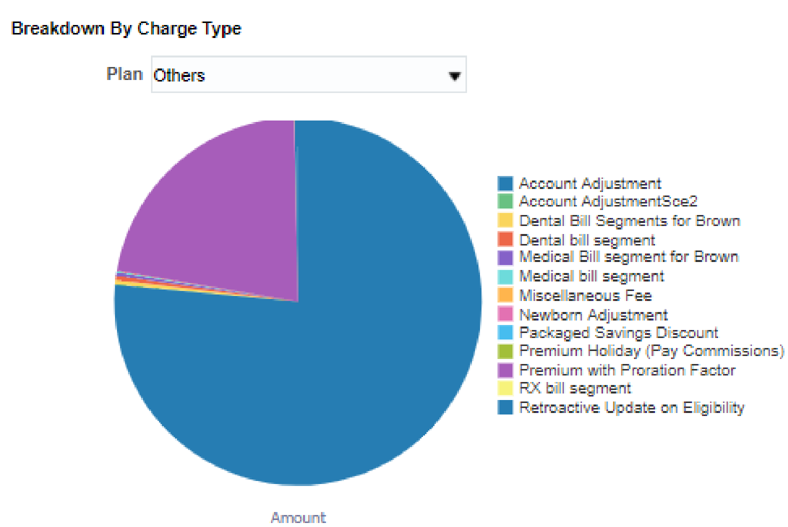


Figure 57: Breakdown by Charge Type

Note: Click on the chart to see the drilled-down details. This opens the Product and Charges Printable Report filtered to display a Charge Type's details. The Plan can be selected from the drop-down list.

4.2.5 Breakdown By State

The Breakdown by State analysis is a pie-chart that displays the charges across states in the system.

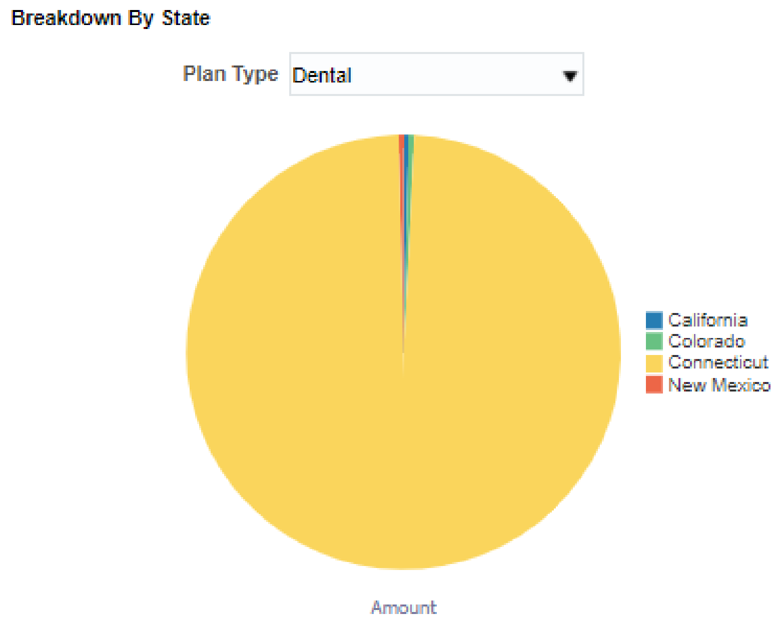


Figure 58: Breakdown by State

Note: Click on the chart to see the drilled-down details. This opens the Product and Charges Printable Report filtered to display a State's details. The Plan Type can be selected from the drop-down list.

4.2.6 Printable Report

The Products and Charges Printable Report is an interactive report and you can drill-down up to one level.

Filters	• Month • Year • Program • Plan • Plan Type
Fields	• Program • Plan • Plan Type • Policy Type • Pricelist

	• Number of Charges • Amount (Premium) • Amount (Non-Premium) • Total Amount

4.3 Trends Page

The Trends page provides a perspective on how the products have been priced over a 12 month period.

The dashboard filters available for Trends page of Products and Charges Dashboard are:

- Month
- Year
- Plan
- Plan Type
- Insurance Type

4.3.1 State Trend

The State Trend analysis is a bar chart that shows the amount trend of the selected state, over the last 12 months.

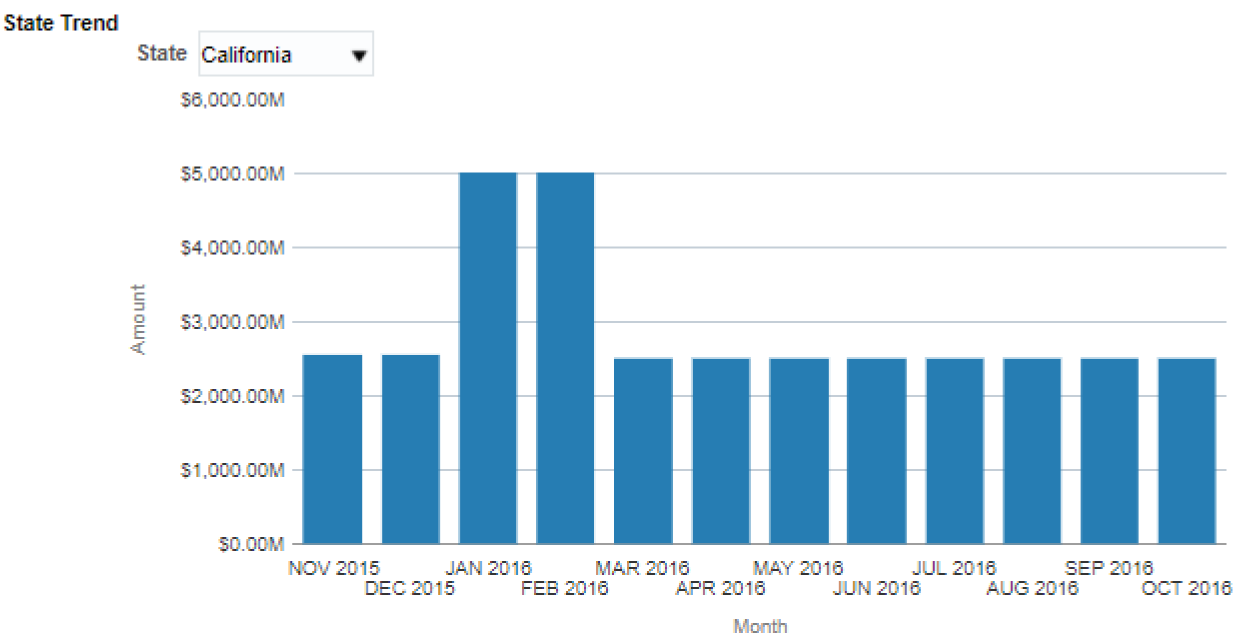


Figure 59: State Trend

Axes	What it shows?
X axis	Month Shows the last 12 months

Y axis	Amount

Note: The State can be selected from the drop-down filter.

4.3.2 Charge Type Trend

The Charge Type Trend analysis is a bar chart that shows the amount trend of the selected Charge Type, over the last 12 months.

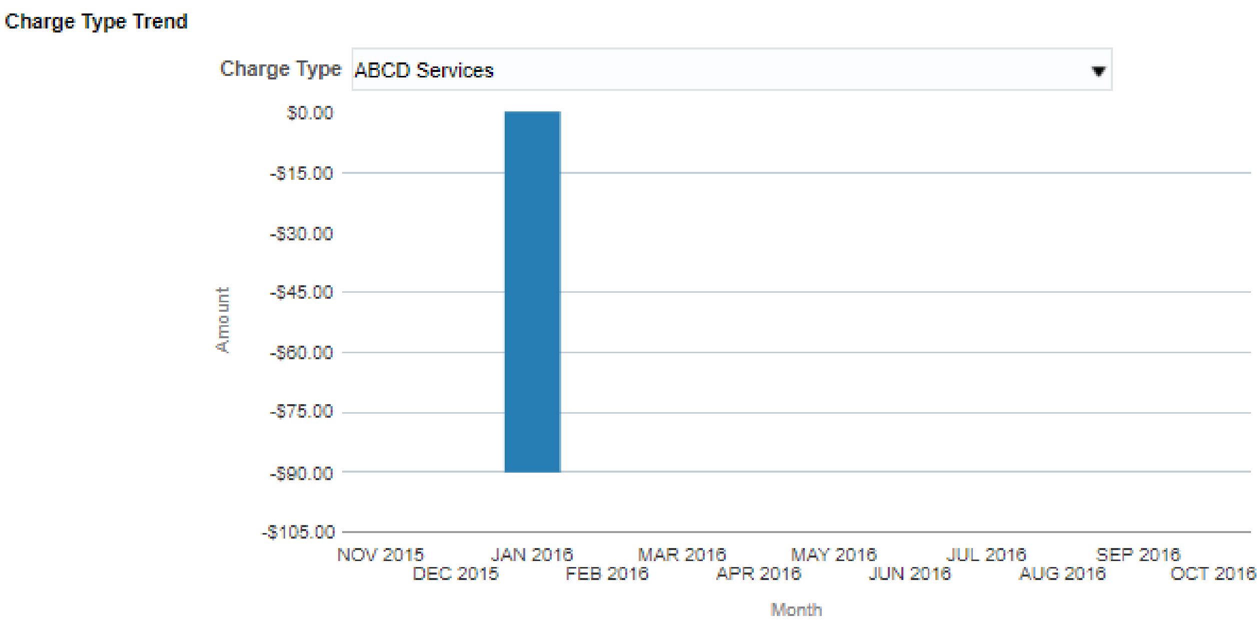


Figure 60: Charge Type Trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Amount

Note: The Charge Type can be selected from the drop-down filter.

4.3.3 Premium Vs Non-Premium Trend

The Premium Vs Non-Premium Trend analysis is a bar chart that shows the amount trend across Premium and Non-Premium charges, over the last 12 months.

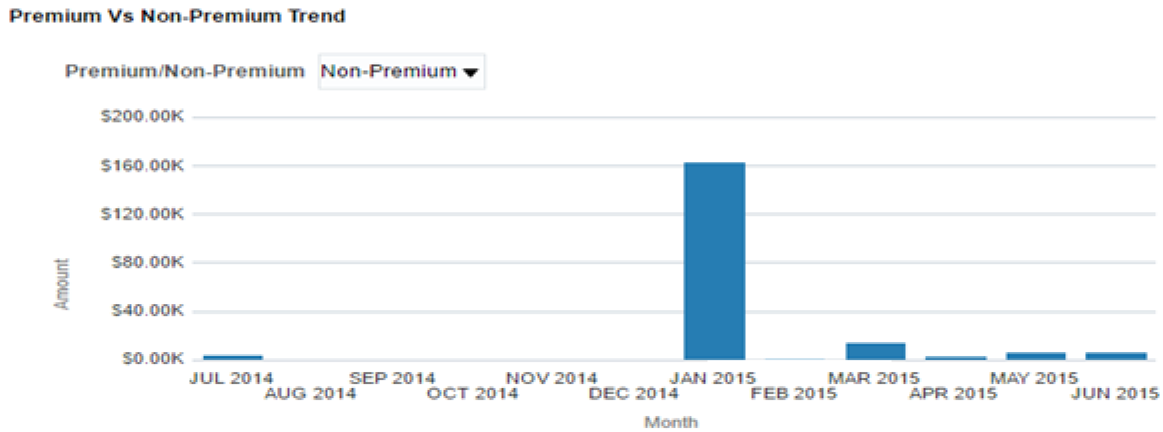


Figure 61: Premium Vs Non-Premium Trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Amount

Note: Premium/Non-Premium can be selected from the drop-down filter.

4.3.4 Pricelist Trend

The Pricelist Trend analysis is a bar chart that shows the amount trend of the selected Pricelist, over the last 12 months.

Figure 62: Pricelist Trend

Axes	What it shows?
X axis	Month Shows the last 12 months

Y axis	Amount

Note: The Pricelist can be selected from the drop-down filter.

4.4 Products Page

This page provides a complete view of how a plan is priced in the system. Analyses can be drilled down from product usage across programs to individual price details and offers comprehensive pricing related insights.

The filters included in the page are as follows:

- Month
- Year
- Program
- Plan
- Plan Type
- State
- Insurance Type

Based on the filters selected, the report is shown on the page with plans grouped by Program and Plan Type. The report displays the total number of charges and the amount.

Program Dental Insurance Currency USD

Plan Type	Plan	State	Number Of Charges	Amount
DQ - Standard	DQTEST -PSPM	Florida	1	$120.00
		Maryland	7	$1,434.20
		Massachusetts	2	$560.00
	DQTest - PMPM	Maryland	4	$704.00
		Massachusetts	4	$876.00
	Dentaquest EyeSavings Card	Maryland	1	$99.00
	Others	Maryland	14	$1,310.39
		Massachusetts	5	$180.00

Figure 63: Products Page

Clicking on the Amount takes you to the second page of Product tab.

Products and Charges Report

Month June Year 2015 Program Dental Insurance Plan Type DQ - Standard Plan DQTEST -PSPM

PriceList	State	Number Of Charges	Amount (Premium)	Amount (Non-Premium)	Total Amount	Variation from Last Month
DQ Individual Global Pricelist	Massachusetts	2	$0.00	$560.00	$560.00	>100%
DQ Individual Global Pricelist Total		**2**	**$0.00**	**$560.00**	**$560.00**	**>100%**

Figure 64: Products and Charges Report

4.5 Pricelist Page

This page provides the pricelist for the various products. This page displays the pricelist wise totals. The filters included in this page are:

- Month
- Year
- Program
- Pricelist
- Plan
- Insurance Type

Amount of the different products billed will also be displayed.

Program	PriceList	Plan	Price Assign ID	Pricing Metric	Pricing Rule	Pricing Currency	Price	Number Of Charges	Amount (Premium)	Amount (Non-Premium)	Total Amount	%Revenue
Dental Insurance	DQ Individual Global Pricelist	DQTEST -PSPM	1941470308		COVCD = E1D	USD	$0.00	10	$0.00	$2,114.20	$2,114.20	40%
		DQTest - PMPM	1941470308		COVCD = E1D	USD	$0.00	2	$0.00	$160.00	$160.00	3%
			1941477236		COVCD = E1D	USD	$0.00	7	$0.00	$1,420.00	$1,420.00	27%
		Dentaquest EyeSavings Card	1941470308		COVCD = E1D	USD	$0.00	1	$0.00	$99.00	$99.00	2%
		Others	1941470308		COVCD = E1D	USD	$0.00	11	$50.00	$570.81	$620.81	12%
			1941477236		COVCD = E1D	USD	$0.00	18	$190.00	$679.58	$869.58	16%
	DQ Individual Global Pricelist Total							**38**	**$240.00**	**$5,043.59**	**$5,283.59**	**100%**
Dental Insurance Total								**38**	**$240.00**	**$5,043.59**	**$5,283.59**	**100%**

Figure 65: Pricelist

5. Membership Dashboard

5.1 Overview of the dashboard

This dashboard provides details about the subscribers and the various membership details across segments. The customer management is handled for various scenarios in ORMB. The customer in terms of health insurance domain is called as subscribers.

The following are the pages associated with the membership dashboard.

- Summary
- Plan
- Trend
- Policy
- Ranking

5.2 Summary Page

Summary Page is the main page of the membership dashboard that displays the characteristics of a member. This page can be filtered based on the following fields:

- Month
- Year
- Program
- Insurance Type
- Policy Type
- Plan Type

5.2.1 Performance Metrics

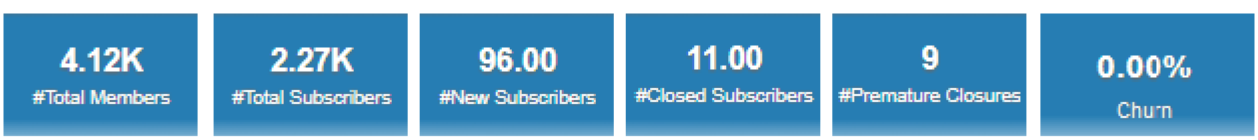


Figure 66: Membership KPIs

The KPIs available on the Summary page are:

KPI	Definition
#Total Members	Number of members in the selected month and year. Member include subscribers and dependents.
#Total Subscribers	Number of subscribers in the selected month and year

#New Subscribers	Number of new subscribers opened in the selected month and year
#Closed Subscribers	Number of closed subscribers across all plans for the selected month and year
#Premature Closures	Total Premature Closures for the selected month and year. This includes subscribers closed before a specific number of days. (ex: 30 days : this is configurable)
Churn	Churn % = (Number of contracts lost ÷ Total number of active contracts) × 100

5.2.2 Variation from Last Month

Figure 67: KPI Variation

The KPI Variations available on the Summary page are:

KPI	Definition
Total Members	Percentage variation of #Total Members
Total Subscribers	Percentage variation of #Total Subscribers
New Subscribers	Percentage variation of #New Subscribers
Closed Subscribers	Percentage variation of #Closed Subscribers
Premature Closures	Percentage variation of #Premature Closures

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month.

5.2.3 Members By Program

The Members By Program analysis is a bar chart that provides the count of the total members for each program for the selected month and year.

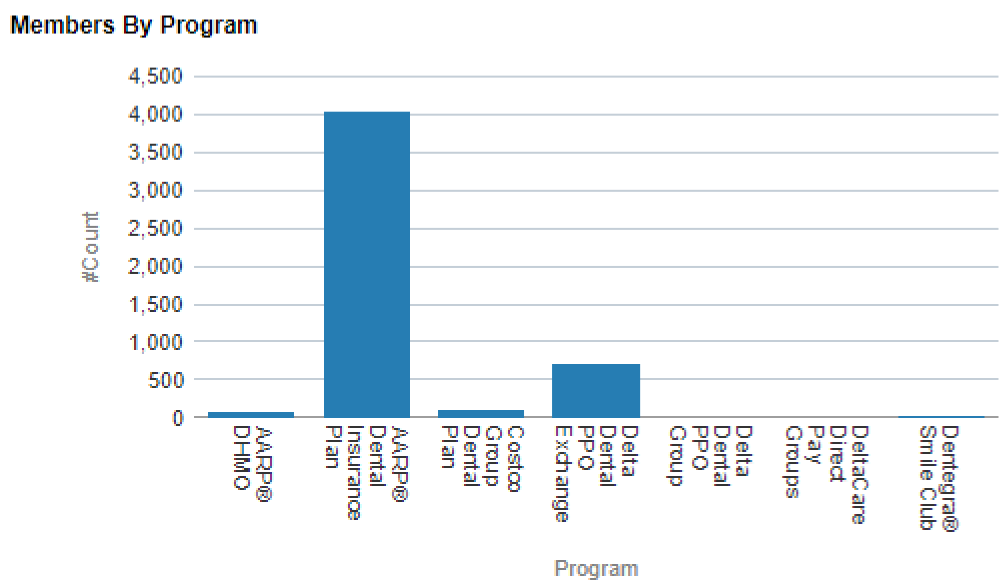


Figure 68: Members By Program

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of members

5.2.4 Members By State

The Members By State analysis is a table that provides the count of the total members for each State, Plan Type, Plan for the selected month and year.

Members by State

Plan Type	Plan	State	# Members
Dental Care Insurance	01230-00201 AKPLNA	Alaska	1
		California	2
		Maryland	1
			3
	01230-01501 INPLNA	California	5
		Indiana	4
		Maryland	1
			3
	01230-01502 INPLNB	California	21
		Indiana	21

Figure 69: Members By State

5.2.5 Re-Instated Members

The Re-Instated Members analysis is a table that provides the count of the re-instated members for each plan, plan type and program for the selected month and year.

Re-Instated Members

Plan	Plan Type	Program	#Re-Instate Members
DQTest - PMPM	DQ - Standard	Dental Insurance	9

Figure 70: Re-Instated Members

Note: Click on #Re-Instate Members to see the drilled-down details of the members.

5.2.6 Lost Subscribers

The Lost Subscribers analysis is a table which provides the count of the lost subscribers based on the measure for the selected month and year.

Lost Subscribers

Measure	#Lost Subscribers
Buyers Remorse	2
I had payment issues	1
I no longer need it	1
Termination due to non-payment	1
Unknown	6

Figure 71: Lost Subscribers

Note: Click on #Lost Subscribers to see the drilled-down details of the Subscribers.

5.2.7 Bill Frequency Based on Policy

The Bill Frequency Based on Policy analysis is a bar chart that provides the number of subscriptions based on bill frequency such as monthly invoice and quarterly invoice frequency for the selected policy type. This analysis displays the number of subscriptions across each program as well.

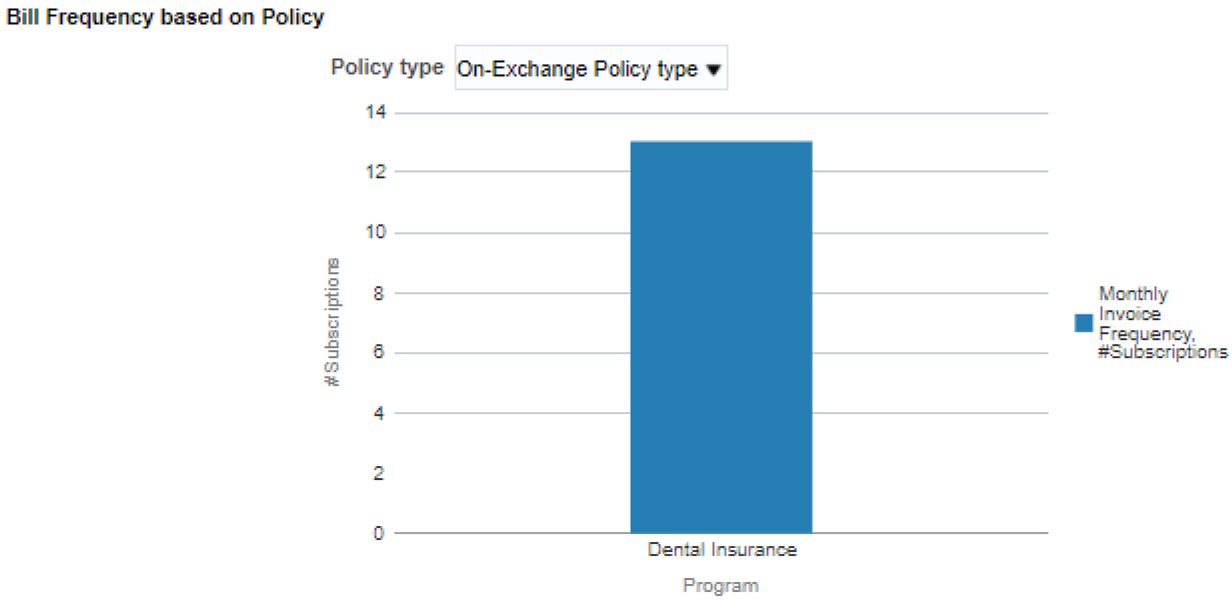


Figure 72: Bill Frequency based on Policy

Axes	What it shows?
X axis	Program
Y axis	Count of Subscriptions

Note: Policy Type can be selected from the drop-down list.

5.2.8 Bill Frequency Based on Plan

The Bill Frequency Based on Plan analysis is a bar chart that provides the number of subscriptions based on bill frequency such as monthly invoice and quarterly invoice frequency for the selected plan. This analysis displays number of subscriptions across each program as well.

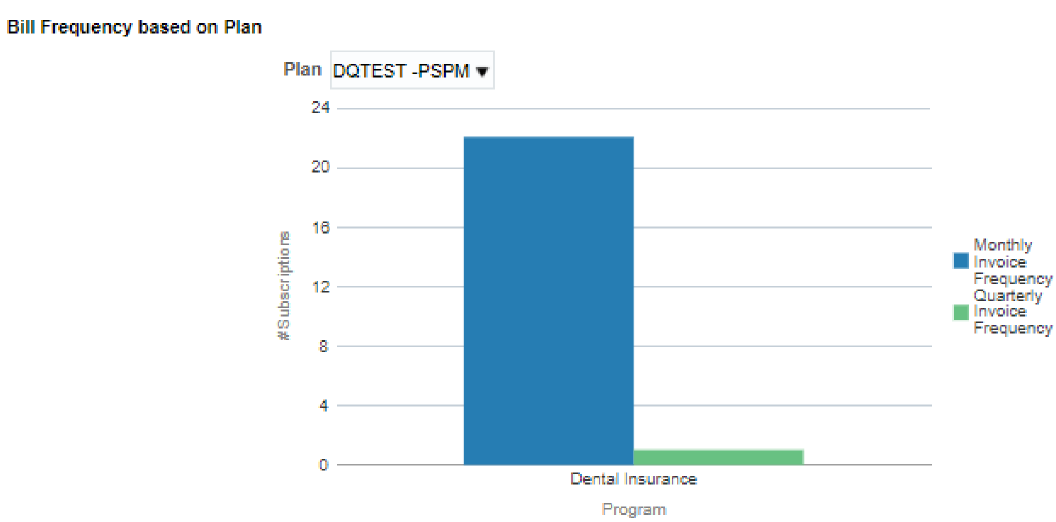


Figure 73: Bill Frequency based on Plan

Axes	What it shows?
X axis	Program
Y axis	Count of Subscriptions

Note: Plan can be selected from the drop-down list.

5.2.9 Printable Report

The Membership Printable Report is an interactive report and you can drill-down up to two levels

Filters	• Month • Year • Program • Policy Type • Plan Type • State • Plan • Customer Segment
Fields	• Program • State • Policy Type • Plan Type • #Plans Sold • #Members

When the selection under Insurance Type filter is 'Group', the following tiles and analyses specific to Group Insurance Type will also be displayed

5.2.1 Performance Tiles

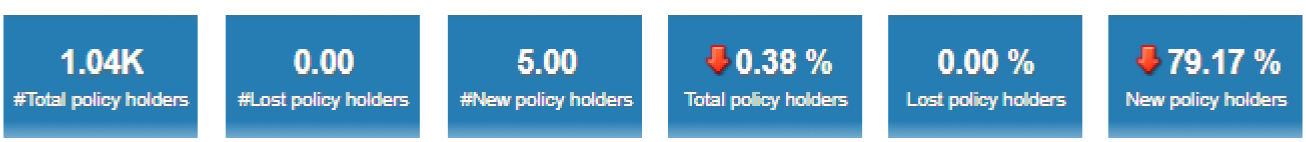


Figure 74: Performance Tiles

KPI	Definition
#Total Policy Holders	Total number of policy holders in the system till the selected month and year

#Lost Policy Holders	Total number of policy holders lost in the selected month and year
#New Policy Holders	Total number of new policy holders for the selected month and year
#Total Policy Holders - (Variation)	Variation of Total number of policy holders till this month from that of the previous month
#Lost Policy Holders - (Variation)	Variation of Total number of policy holders lost this month from that of the previous month
#New Policy Holders – (Variation)	Variation of Total number of new policy holders this month from that of the previous month

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month.

5.2.2 Lost Policy holders By reasons

The Lost Policy holders By reasons analysis is a table which gives the total number of policy holders lost for the selected month and year. The policy holder lost count is grouped based the reasons (measures).

Lost Policy Holders by Reason

Measure	#Lost Policy Holders
Non-Payment of Premium	1
Withdraw	2

Figure 75: Lost Policy holders By reasons

Note: Click on **#**Lost Policy Holders to see the drilled-down details of the Policy Holder.

5.2.3 Re-instated policy holders

This Re-instated policy holders analysis is a table that gives the total count of re-instated policy holders grouped by plan, plan type, program for the selected month and year.

Re-instated policy holders

Plan	Plan Type	Program	Re-Instate Policy Holders
Dental-B50832	Dental	Prime Employer & Individual (E&I)	2
Dental-H1020	Dental	Prime Employer & Individual (E&I)	5
Medical-AAAAE	Medical	Prime Employer & Individual (E&I)	6
			2
Medical-B50831	Medical	Prime Employer & Individual (E&I)	2

Figure 76: Re-instated policy holders

Note: Click on **#**Re-instate Policy Holders to see the drilled-down details of the Policy Holder.

5.2.4 Total Policy holders by Program

The Total Policy holders By Program analysis is a pie chart that gives the total count of policy holders in the system for the selected month and year. The policy holder count is displayed for different programs.

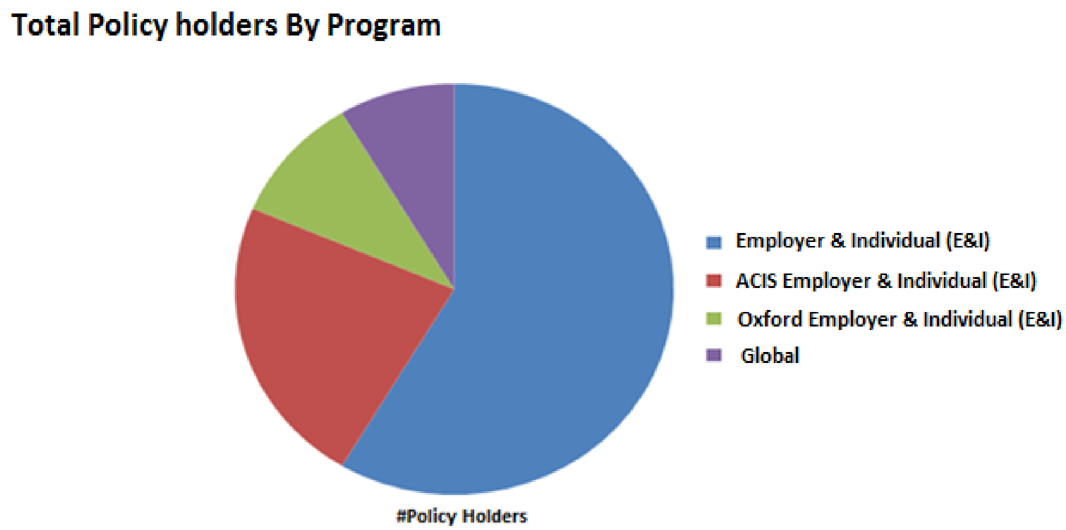


Figure 77: Total Policy holders By Program

5.3 Plan

This page provides details of a particular plan with breakdowns based on various criteria. A plan is represented as a product in ORMBA. Each Product will have effective dated pricing associated with it. Plans will change for each state and will not be the same.

The filters included in the page are as follows:

- Month
- Year
- Program
- Insurance Type
- Policy Type
- Plan Type
- Plan

Snapshot of New Subscribers for the Month

5.3.1 Breakdown by Age and Gender

The Breakdown by Age and Gender analysis is a pie-chart that shows the total count of new subscribers for the selected month and year based on age group and gender.

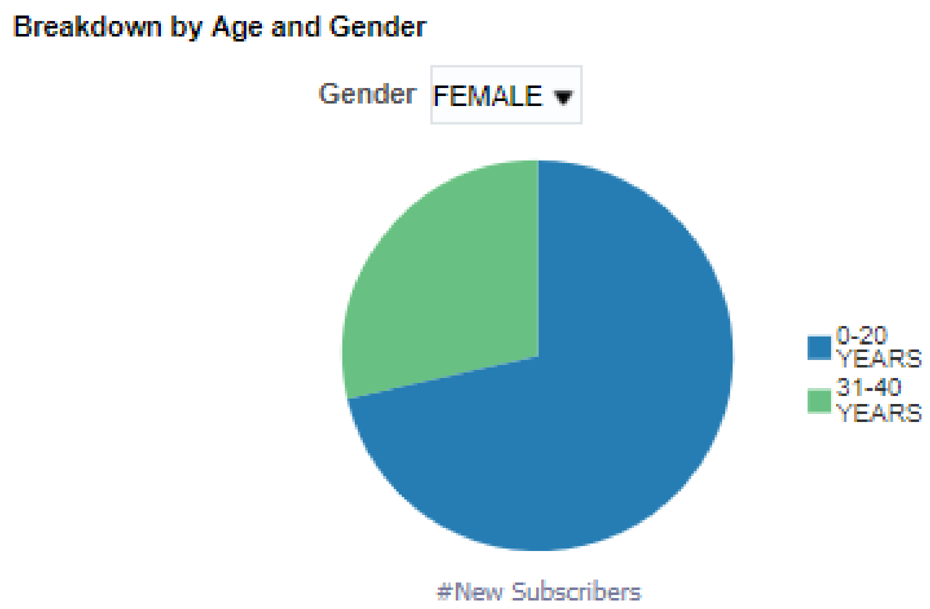


Figure 78: Breakdown by Age and Gender

Note: Click on the chart to see the drilled-down details of the new subscribers. Gender can be selected from the drop-down list.

5.3.2 Breakdown by Ethnicity

The Breakdown by Ethnicity analysis is a pie-chart that shows the total count of new subscribers for the selected month and year based on ethnicity.

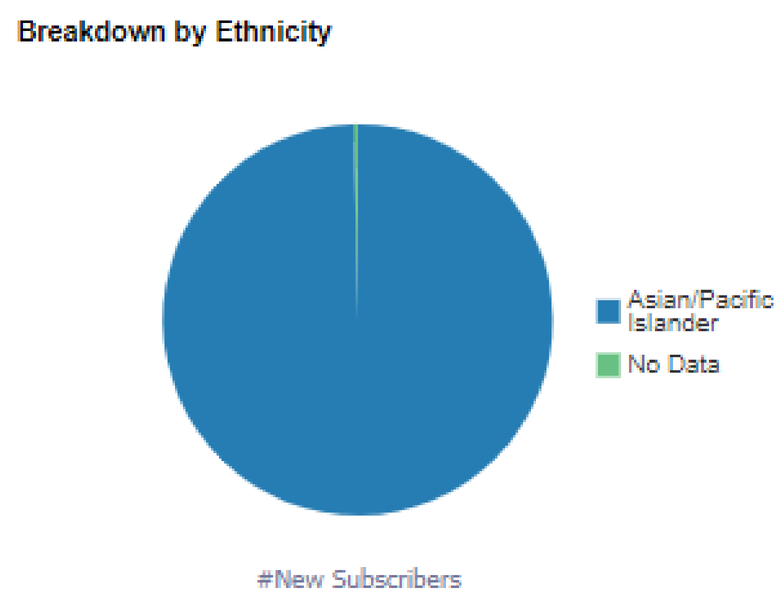


Figure 79: Breakdown by Ethnicity

Note: Click on the chart to see the drilled-down details of the new subscribers.

5.3.3 Breakdown by State

The Breakdown by State analysis is a pie chart that shows the total count of new subscribers for the selected month and year based on state.

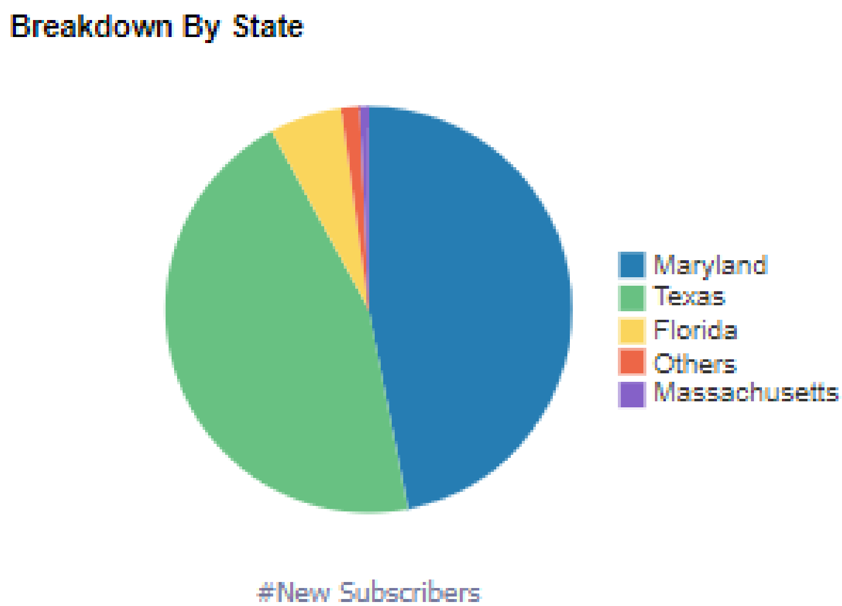


Figure 80: Breakdown by State

Note: Click on the chart to see the drilled-down details of the new subscribers.

5.3.4 Members Demography

The Members Demography analysis is a table that provides the breakdown of the number of Members under each Ethnicity, Age Group and Gender for a Plan and Plan Type.

Members Demography

Plan	Plan Type	Ethnicity	Age Group	Gender	#Members
DQTEST -PSPM	DQ - Standard	Asian/Pacific Islander	0-20 YEARS	FEMALE	141
				MALE	141
			31-40 YEARS	FEMALE	2
DQTest - PMPM	DQ - Standard	Asian/Pacific Islander	0-20 YEARS	FEMALE	108
				MALE	141
			31-40 YEARS	FEMALE	2
				MALE	1

Figure 81: Members Demography

Note: Click on #Members to see the drilled-down details of the members.

Snapshot of New Members for the Month

5.3.5 Breakdown by Category of Members

The Breakdown by Category of Members analysis is a table that provides data on the number of members under the following categories:

- Student
- Veterans
- Disabled
- Married/Unmarried

Breakdown by Category of Members

Plan	Plan Type	#Students	#Veterans	#Unmarried	#Married	#Disabled	#Children
DQTEST -PSPM	DQ - Standard	0	0	0	3	0	5
DQTest - PMPM	DQ - Standard	2	0	0	5	0	21

Figure 82: Breakdown by Category of Members

Note: Click on the count to see the drilled-down details of the members.

Snapshot of Overall Member

5.3.6 Breakdown by Age and Gender

The Breakdown by Age and Gender analysis is a pie chart that shows the total count of members from when the member joined till the selected month and year based on age group and gender.

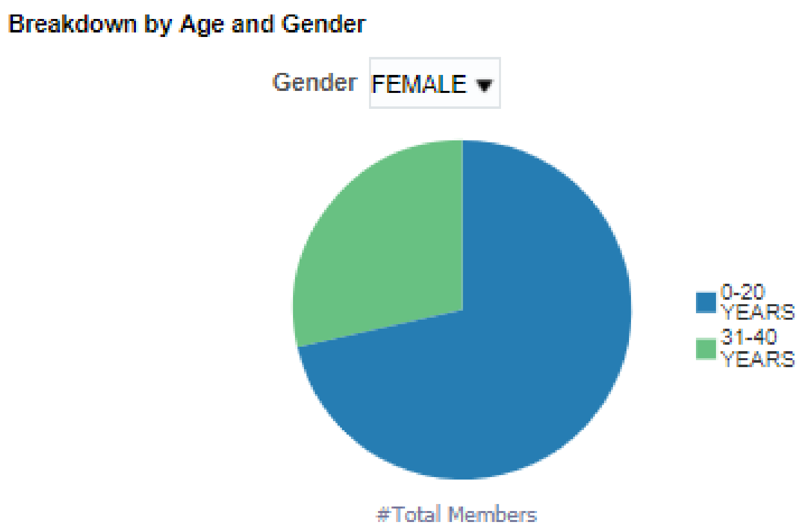


Figure 83: Breakdown by Age and Gender

5.3.7 Breakdown by Ethnicity

The Breakdown by Ethnicity analysis is a pie chart that shows the total count of members from when the member joined till the selected month and year based on ethnicity.

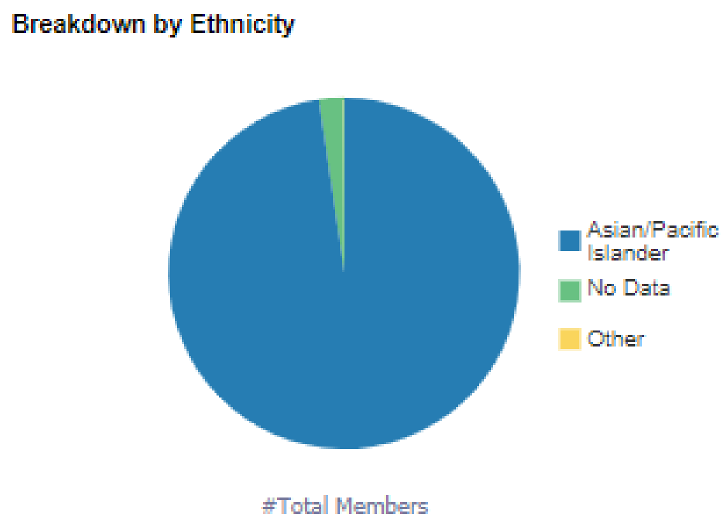


Figure 84: Breakdown by Ethnicity

5.3.8 Breakdown by State

The Breakdown by State analysis is a pie chart that shows the total count of members from when the member joined till the selected month and year based on state.

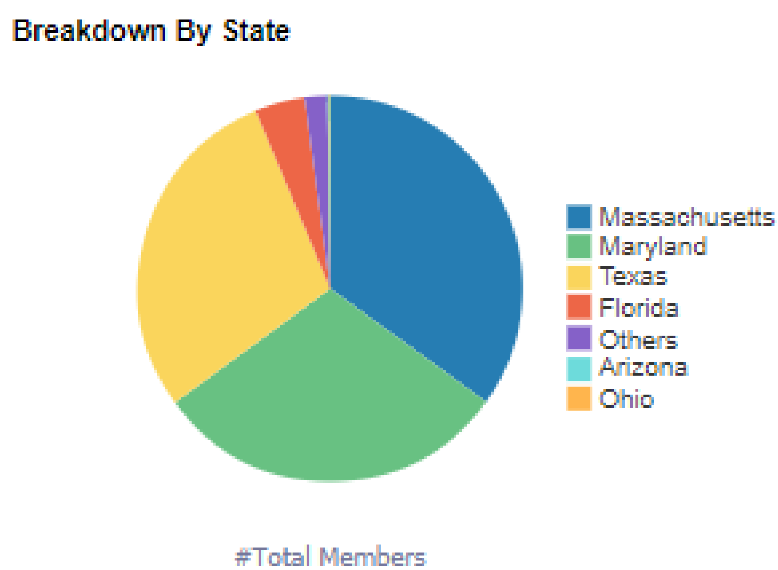


Figure 85: Breakdown by State

5.4 Trend

The Membership Trend page provides a snapshot of subscriber and member attrition across a period of time.The filters included in the page are as follows:

- Month
- Year
- Program
- Insurance Type
- Policy Type
- Plan Type
- Plan

5.4.1 New Subscribers Trend

The New Subscribers Trend analysis is a bar graph that shows the trend of the number of new subscribers obtained over the last 12 months.

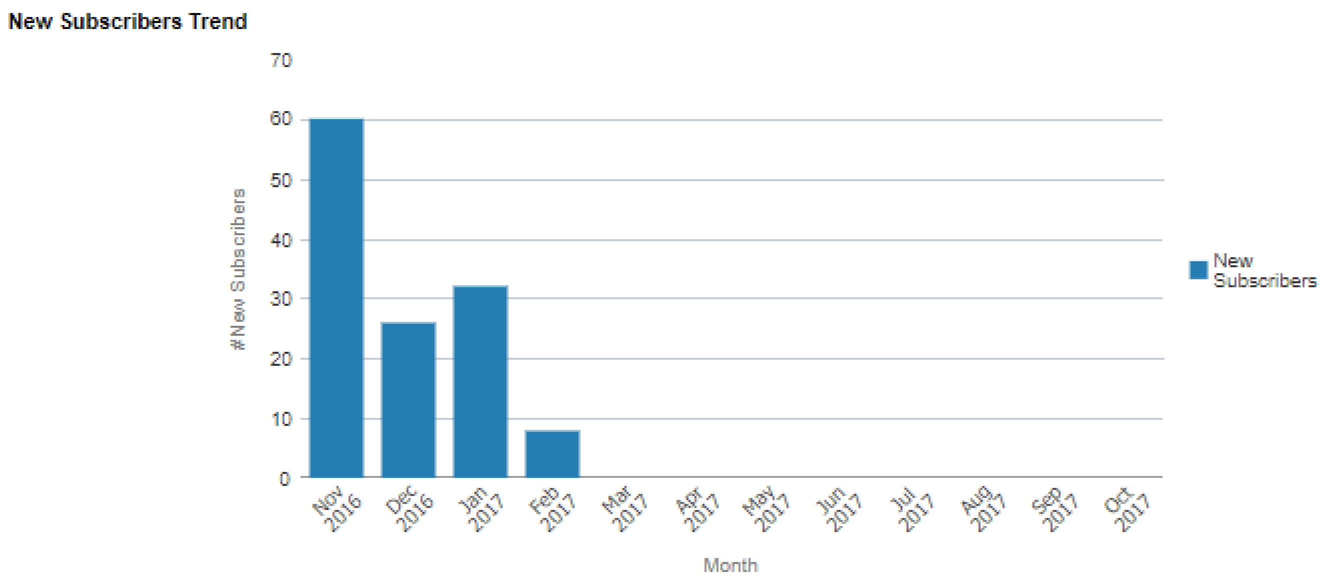


Figure 86: New Subscribers Trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of new subscribers

5.4.2 Lost Subscribers Trend

The Lost Subscribers Trend analysis is a bar graph that shows the trend of the number of subscribers lost over the last 12 months based on reasons for loss.

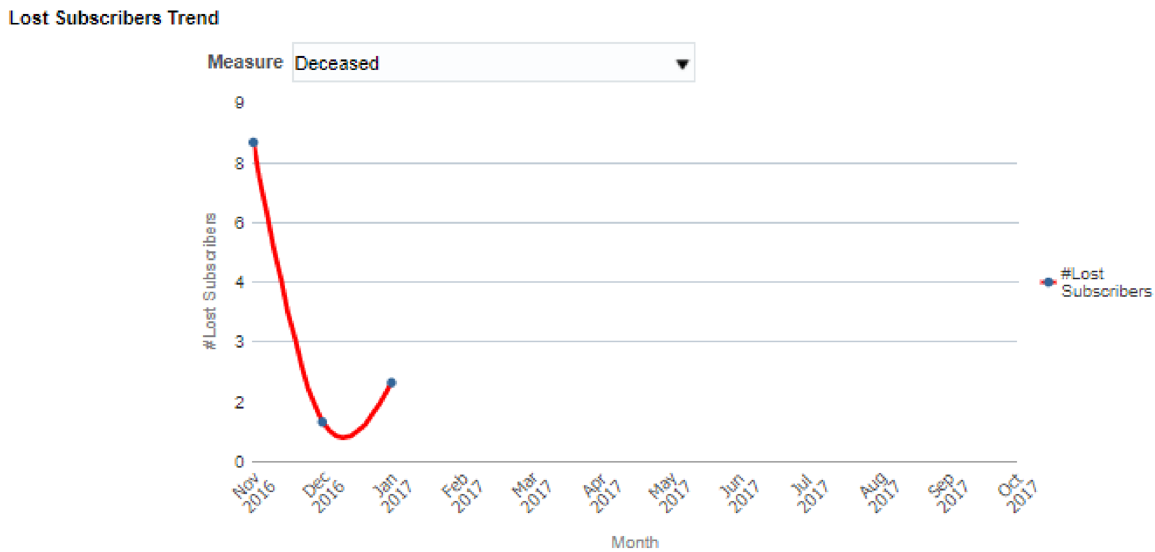


Figure 87: Lost Subscribers Trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of lost subscribers

Note: The Measure can be selected from the drop-down filter.

5.4.3 Insured Members Trend

The Insured Members Trend analysis is a bar graph that shows the trend of the number insured members over the last 12 months.

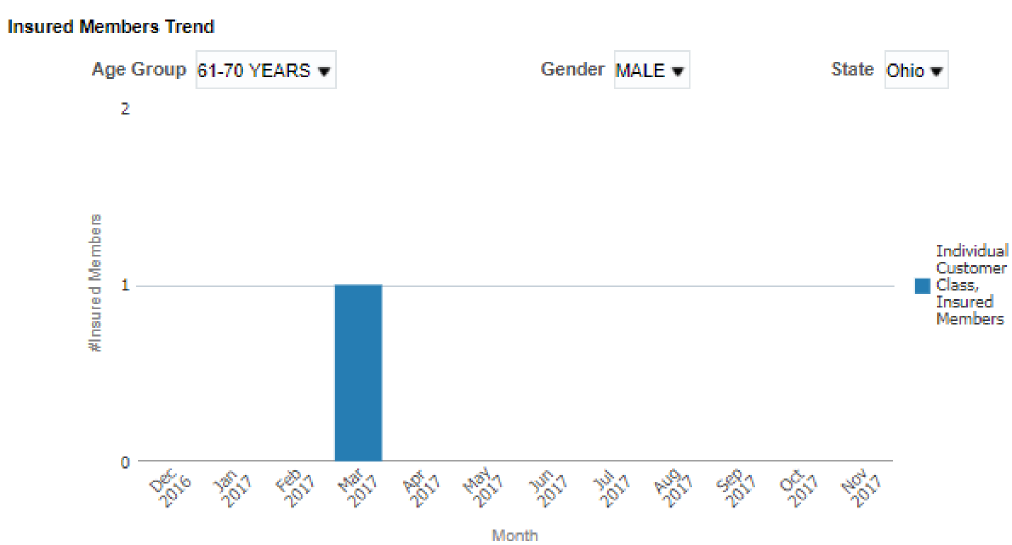


Figure 88: Insured Members Trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of insured members

5.4.4 Members Trend

The Members Trend analysis is a bar graph that shows the trend of number of new members, retained members and lost members over the last 12 months

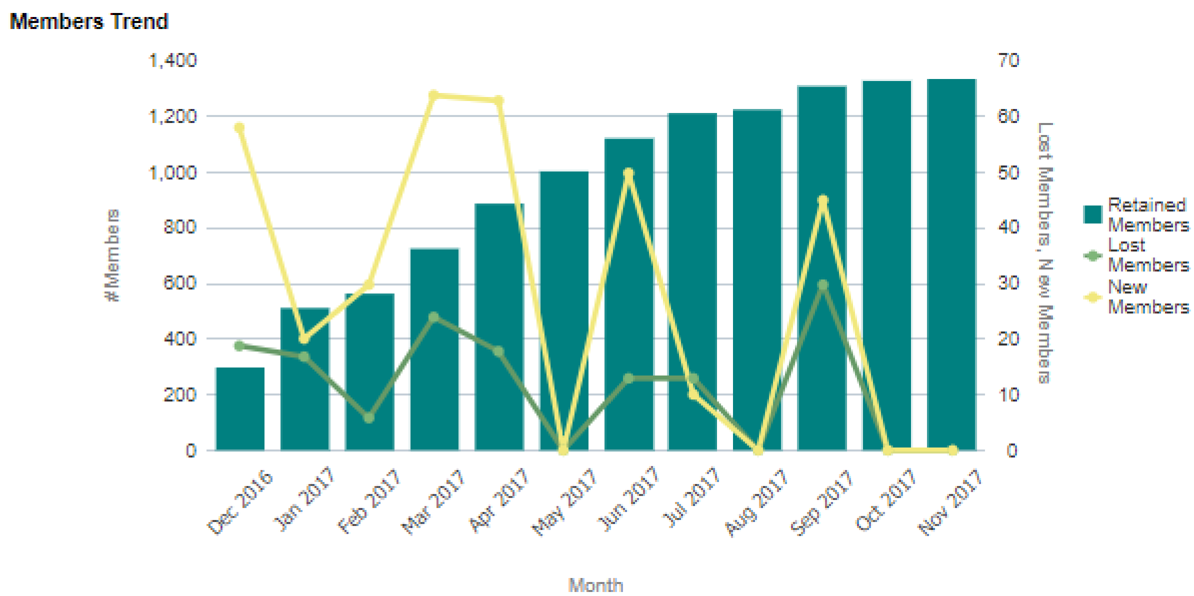


Figure 89: Members Trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of members

5.5 Policy

The Policy Page provides policy related information such as the various Policy related KPIs, breakdown of policy count by status, breakdown of policy count by state, top policies by premium amount, bottom policies by premium amount and one year trends.
This page can be filtered based on the following fields:

- Month
- Year
- Program

- Insurance Type
- Policy Type

5.5.1 KPIs

Figure 90: Policy KPIs

The KPIs available for the Policy page of Membership dashboard are:

KPI	Definition
#Active Policies	Total number of Active Policies for the selected month and year
#Reinstated Policies	Total number of Reinstated Policies for the selected month and year
#Inactive Policies	Total number of Inactive Policies for the selected month and year

Figure 91: Variation from Last Month

KPI	Definition
Variation from Last Month - #Active Policies	Percentage variation of #Active Policy
Variation from Last Month - #Reinstated Policies	Percentage variation of #Reinstated Policy
Variation from Last Month - #Inactive Policies	Percentage variation of #Inactive Policy

Note: You can see or icons to indicate if the KPI has a positive variation or a negative variation from the previous month or year.

5.5.2 Breakdown of Policies by Status

The Breakdown of Policies by Status analysis is a pie chart that provides the number of policies based on status. It provides data on the number of policies that are Active, Cancelled, Reinstates, Renewed, Terminated, etc.

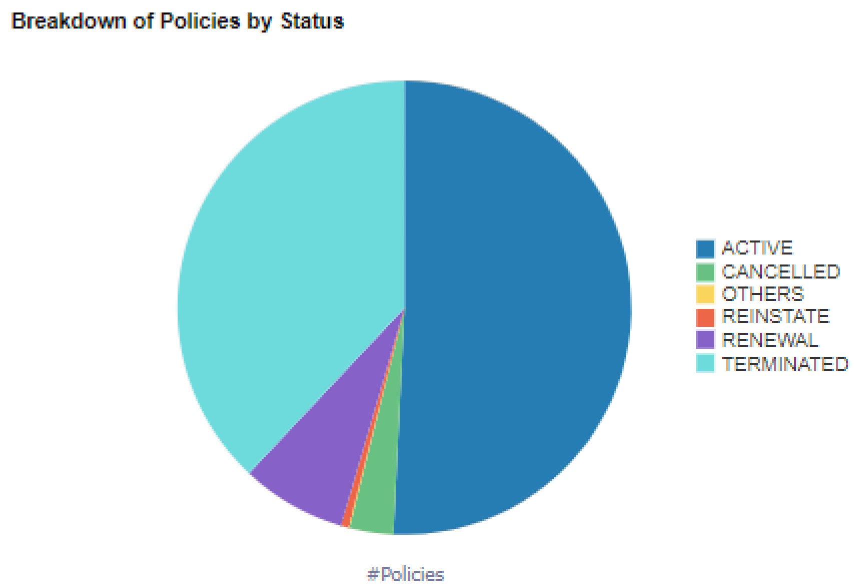


Figure 92: Breakdown of Policies by Status

5.5.3 Breakdown of Policies by State

The Breakdown of Policies by State analysis is a pie chart that provides the number of policies in a state. It provides data on the number of active policies in each state

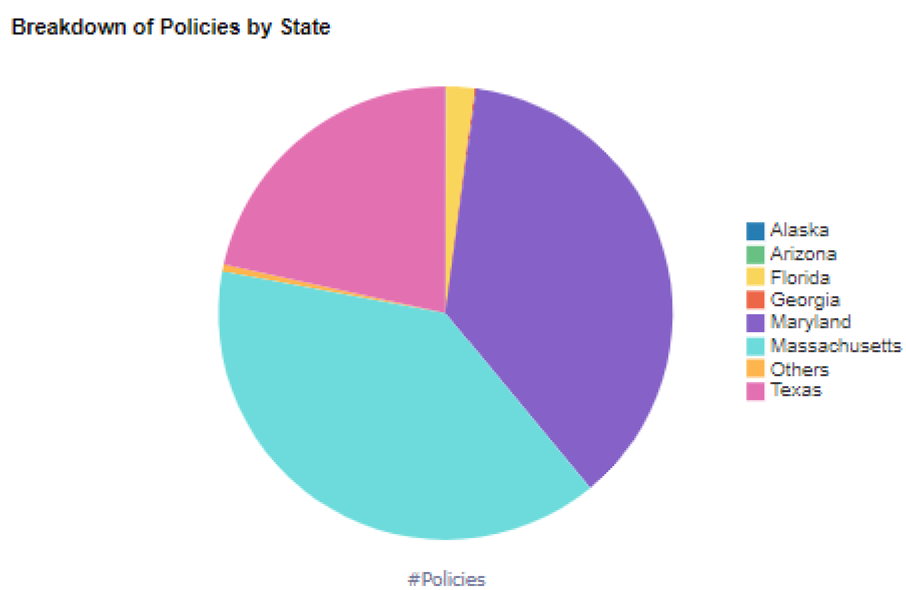


Figure 93: Breakdown of Policies by State

5.5.4 Top 10 Policies by Premium Amount

The Top 10 Policies by Premium Amount analysis is a table that provides the top 10 Policies with maximum Premium Amount.

Top 10 Policies by Premium Amount

Rank	Policy Name	Premium Amount
1	DQTESTPMPM	$1,132.81
2	DQTEST	$620.69
3	0208889001	$117.74
4	AZOFFPPO	$30.00
5	0208889002	$0.00
5	2011598765	$0.00
5	DQ	$0.00
5	DUMMY	$0.00
5	Off exchange Policy	$0.00
5	test	$0.00

Figure 94: Top 10 Policies by Premium Amount

5.5.5 Bottom 10 Policies by Premium Amount

The Bottom 10 Policies by Premium Amount analysis is a table that provides the bottom 10 Policies with least Premium Amount

Bottom 10 Policies by Premium Amount

Rank	Policy Name	Premium Amount
1	0208889002	$0.00
1	2011598765	$0.00
1	DQ	$0.00
1	DUMMY	$0.00
1	Off exchange Policy	$0.00
1	test	$0.00
1		$0.00
8	AZOFFPPO	$30.00
9	0208889001	$117.74
10	DQTEST	$620.69

Figure 95: Bottom 10 Policies by Premium Amount

5.5.6 Policy Trend by Status

The Policy Trend by Status analysis is a stacked bar graph that displays the count of policies under each status stacked over one another, for the last 12 months

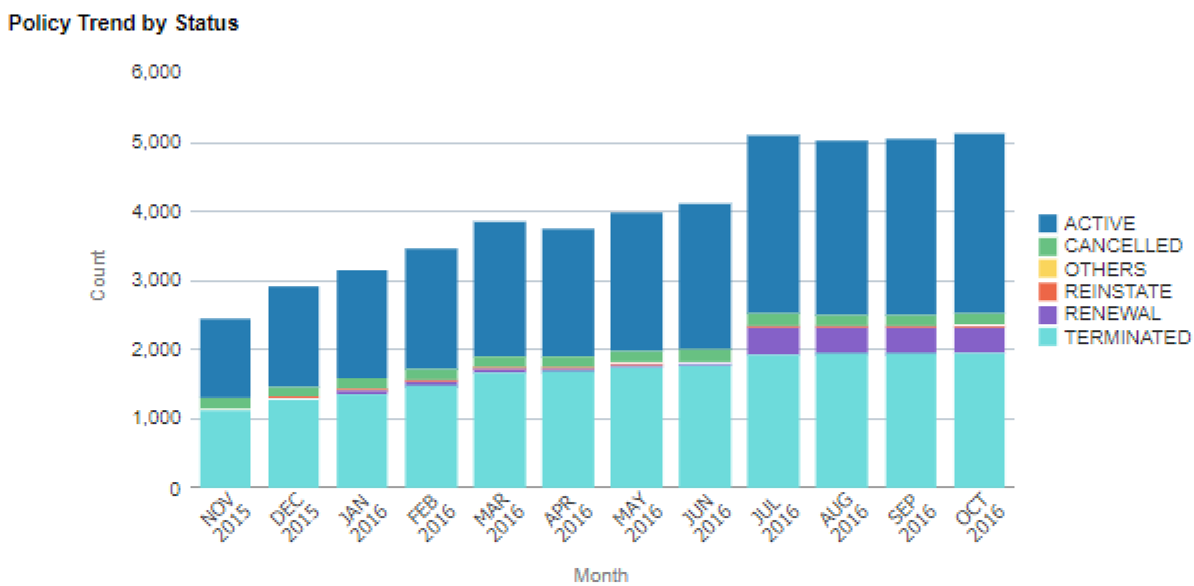


Figure 96: Policy Trend by Status

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of policies

5.5.7 Policy Trend by State

The Policy Trend by State analysis is a stacked bar graph that displays the count of policies under each state stacked over one another, for the last 12 months.

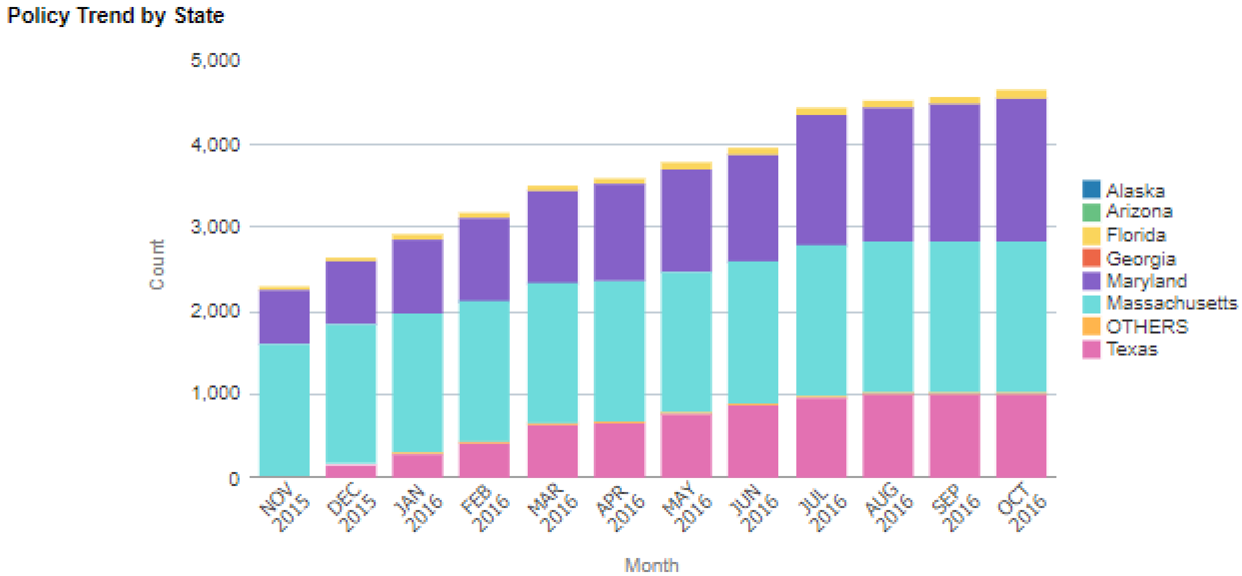


Figure 97: Policy Trend by State

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of policies

When the selection under Insurance Type filter is ‘Group’, the following tiles and analyses specific to Group Insurance Type will also be displayed

5.5.8 Top 10 Policy Type By Premium Amount

The Top 10 Policy Type By premium amount analysis is a table that provides details of the top 10 Policy Types with maximum Premium Amount. The Policies are displayed in descending order of the Premium Amount.

Top 10 Policy Type by Premium Amount

Rank	Policy Type	Premium Amount
1	CIRRUS Policy	$0.00
1	Master Franchise Policy	$0.00

Figure 98: Top 10 Policy Type By Premium Amount

5.5.9 Bottom 10 Policy Type By Premium Amount

The Bottom 10 Policy Type By premium amount analysis is a pie chart that provides details of the bottom 10 Policy Types with least Premium Amount. The Policies are displayed in ascending order of the Premium Amount.

Bottom 10 Policy Type by Premium Amount

Rank	Policy Type	Premium Amount
1	CIRRUS Policy	$0.00
1	Master Franchise Policy	$0.00

Figure 99: Bottom 10 Policy Type By Premium Amount

5.5.10 New Policy holder trend

The New Policy holder trend analysis is a bar graph that gives the new policy holder count for each month for a period of one year.

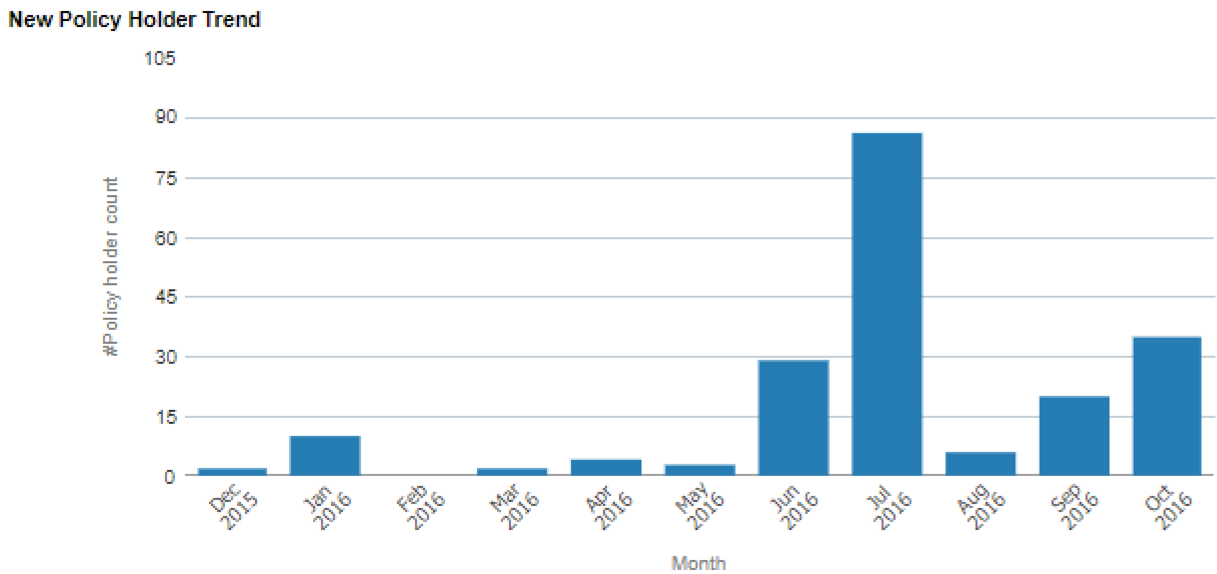


Figure 100: New Policy holder trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of new policy holders

5.5.11 Lost Policy holder trend

The Lost Policy holder trend analysis is a bar graph that gives the lost policy holder count for each month for a period of one year.

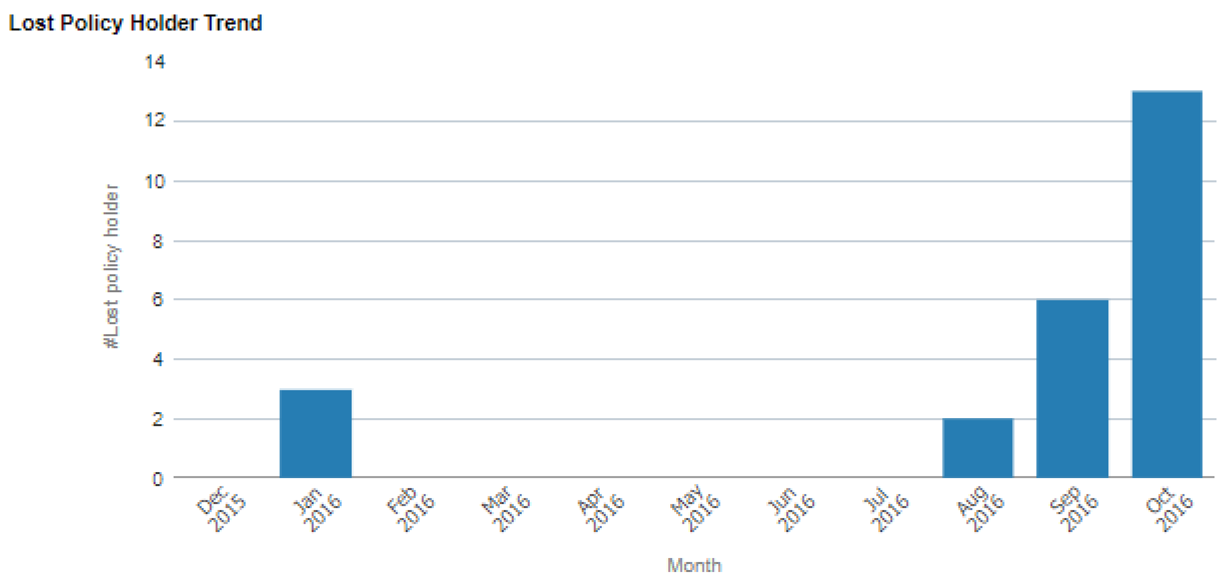


Figure 101: Lost Policy holder trend

Axes	What it shows?
X axis	Month Shows the last 12 months
Y axis	Count of lost policy holders

5.6 Ranking

Ranking page provides a comparative view of the subscribers and members covered.
This page can be filtered based on the following fields:

- Month
- Year
- Program
- Insurance Type
- Policy Type
- Plan Type
- Plan

5.6.1 Most Popular Plans - Subscribers by Month

The Most Popular Plans - Subscribers by Month analysis is a table that displays the most popular plans based on the number of new subscribers.

Most Popular Plans - Subscribers by Month

Rank	Plan	#New Subscribers
1	DQTest - PMPM	73
2	DQTEST -PSPM	23

Figure 102: Most Popular Plans - Subscribers by Month

Note: Click on #New Subscribers to see the drilled-down details of the new subscribers.

5.6.2 Least Popular Plans - Subscribers by Month

The Least Popular Plans - Subscribers by Month analysis is a table that displays the least popular plans based on the number of new subscribers.

Least Popular Plans - Subscribers by Month

Rank	Plan	#New Subscribers
1	DQTEST -PSPM	23
2	DQTest - PMPM	73

Figure 103: Least Popular Plans - Subscribers by Month

Note: Click on #New Subscribers to see the drilled-down details of the new subscribers.

5.6.3 Most Popular Plans - Coverage for the Month

The Most Popular Plans – Coverage for the Month analysis is a table that displays the most popular plans based on the number of members covered as on the selected month and year.

Most Popular Plans - Coverage for the Month

Rank	Plan	#Members
1	DQTest - PMPM	122
2	DQTEST -PSPM	36

Figure 104: Most Popular Plans - Coverage for the Month

Note: Click on #Members to see the drilled-down details of the members.

5.6.4 Least Popular Plans - Coverage for the Month

The Least Popular Plans – Coverage for the Month analysis is a table that displays the least popular plans based on the number of members covered as on the selected month and year.

Least Popular Plans - Coverage for the Month

Rank	Plan	#Members
1	DQTEST -PSPM	36
2	DQTest - PMPM	122

Figure 105: Least Popular Plans - Coverage for the Month

Note: Click on #Members to see the drilled-down details of the members.

5.6.5 Most Popular Plans - Coverage for the year

The Most Popular Plans - Coverage for the year analysis is a table that displays the most popular plans based on the number of members covered for the whole year.

Most Popular Plans - Coverage for the year

Rank	Plan	#Members
1	DQTest - PMPM	2,629
2	DQTEST -PSPM	1,860
3	New sample product910	10

Figure 106: Most Popular Plans - Coverage for the year

5.6.6 Least Popular Plans - Coverage for the year

The Least Popular Plans - Coverage for the year analysis is a table that displays the least popular plans based on the number of members covered for the whole year.

Least Popular Plans - Coverage for the year

Rank	Plan	#Members
1	New sample product910	10
2	DQTEST -PSPM	1,860
3	DQTest - PMPM	2,629

Figure 107: Least Popular Plans - Coverage for the year

5.6.7 Most Popular Plan Type – Churn

The Most Popular Plan Type – Churn analysis is a table that displays the percentage of churn by various plan types for the selected month and year. This shows the most popular plan type based on churn variation.

Most Popular Plan Type - Churn

Rank	Plan Type	Members Churn
1	DQ - Standard	0.00%

Figure 108: Most Popular Plan Type – Churn

Note: Click on Plan Type to see the drilled-down details of the Plan Type.

5.6.8 Least Popular Plan Type – Churn

The Least Popular Plan Type - Churn analysis is a table that displays the percentage of churn by various plan type for the selected month and year. This shows the least popular plan type based on churn variation.

Least Popular Plan Type - Churn

Rank	Plan Type	Members Churn
1	DQ - Standard	0.00%

Figure 109: Least Popular Plan Type - Churn

Note: Click on Plan Type to see the drilled-down details of the Plan Type.

When the selection under Insurance Type filter is 'Group', the following tiles and analyses specific to Group Insurance Type will also be displayed

5.6.9 Top 10 Plans based on Policy holder

The Top 10 Plans based on Policy holder analysis is a table that provides the details of top 10 plans based on the number of policy holders subscribed to the respective plans.

Top 10 Plans based on Policy holder

Rank	Plan	#Policy holder
1	Medical - 0E2	9
2	Medical - M0000000048	4
3	Medical - M0000000050	3
4	Rx - RX00000003	2
5	Medical - M000000010	1
5	Rx - RX00000010	1

Figure 110: Top 10 Plans based on Policy holder

Note: Click on #Policy Holders to see the drilled-down details of the Policy Holder.

5.6.10 Top 10 Policy Holders based on Policy

The Top 10 Policy holders based on Policy analysis is a table that provides the top 10 policy holders based on the number of policies subscribed.

Top 10 Policy Holders based on Policy

Rank	Policy Holder Name	#Policy
1	Customer Bill Group	1
1	Customer CIRRUSTWO	1
1	Customer CIRRUSTWO	1
1	Customer CIRRUSTWO	1
1	Customer CIRRUSTWO	1
1	MOCKU1000002,NK	1
1	PG,788411CS	1
1	PG,788412CS	1
1	PG,788413CS	1
1	PG,788414CS	1

Figure 111: Top 10 Policy holders based on Policy

Note: Click on **#**Policy to see the drilled-down details of the Policies.

5.6.11 Top 10 Policy Holders

The Top 10 Policy Holders analysis is a table that provides the top 10 policy holders based on the number of subscribers and members associated.

Top 10 Policy Holders

Rank	Policy Holder Name	#Subscribers	#Members
1	Customer CIRRUSTWO	12	6
2	Customer Bill Group	1	1
2	MOCKU1000002,NK	1	2
2	PG,788411CS	1	1
2	PG,788412CS	1	1
2	PG,788413CS	1	1
2	PG,788414CS	1	1
2	PG,788415CS	1	1
2	PG,78842CS	1	1
2	PG,788431CS	1	1

Figure 112: Top 10 Policy holders

Note: Click on # Subscribers to see the drilled-down details of the Subscribers. Click on # Members to see the drilled-down details of the Members.

5.7 Simulation

Simulation is the ability to do a prediction or forecast data in the months to come based on the live figures available in the system. These results help in making strategic changes you are considering to introduce into your business.

The commonly asked queries are:

- What would be the predicted increase/decrease in revenue?
- How many Customers would enroll into/leave the system?

5.7.1 User of Simulation

The **Operations Manager** can effectively use Simulation capabilities to determine the holistic view of future data and set changes to increase business

5.7.2 Simulation Context

- To forecast an approximation of the future customer enrollment count for a period of 3 months from the current month
- The forecast is calculated based on the current customer enrollment count present in the system
- The enrollment count can have a seasonal pattern due to various business approaches (such as offers, discounts, etc.) and this is also taken into consideration in one of the three methods used for forecasting
- The slope of the enrollment count pattern is also taken into consideration
- From the predicted customer enrollment count, the corresponding premium amount that will collected is also predicted

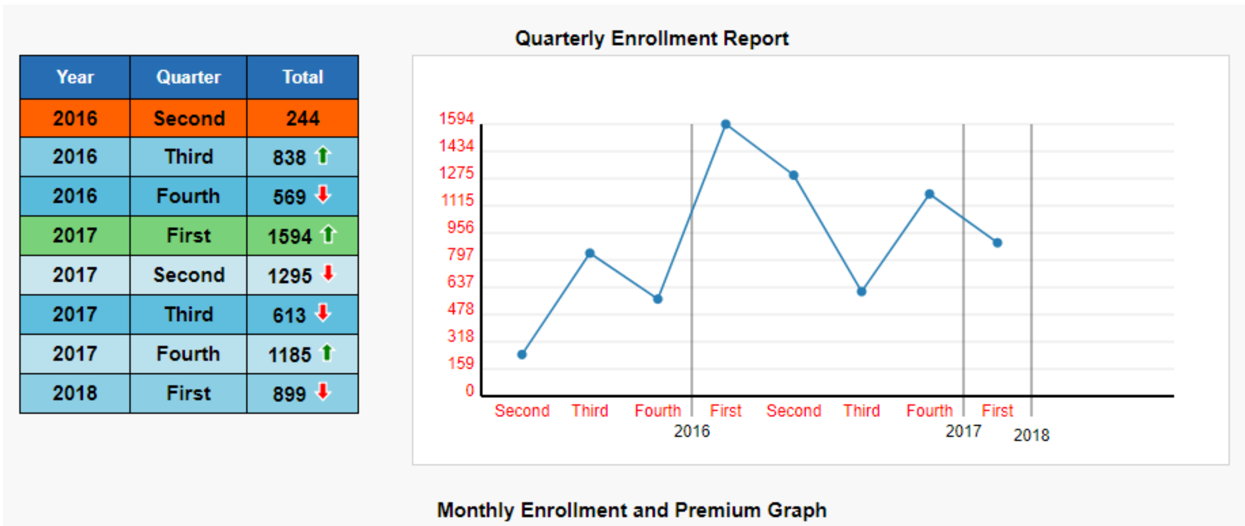
5.7.3 Predictive Analysis Simulation

A time series is a sequence of observations of a periodic random variable. Examples are the monthly demand for a product, the annual freshman enrollment in a health insurance policy and the daily flows in a river. Time series are important for operations research because they are often the drivers of decision models. An inventory model requires estimates of future demands, a course scheduling and staffing model for a university department requires estimates of future student inflow, and a model for providing warnings to the population in a river basin requires estimates of river flows for the immediate future.

Time series analysis provides tools for selecting a model that describes the time series and using the model to forecast future events. Modeling the time series is a statistical problem because observed data is used in computational procedures to estimate the coefficients of a supposed model. Models assume that observations vary randomly about an underlying mean value that is a function of time.

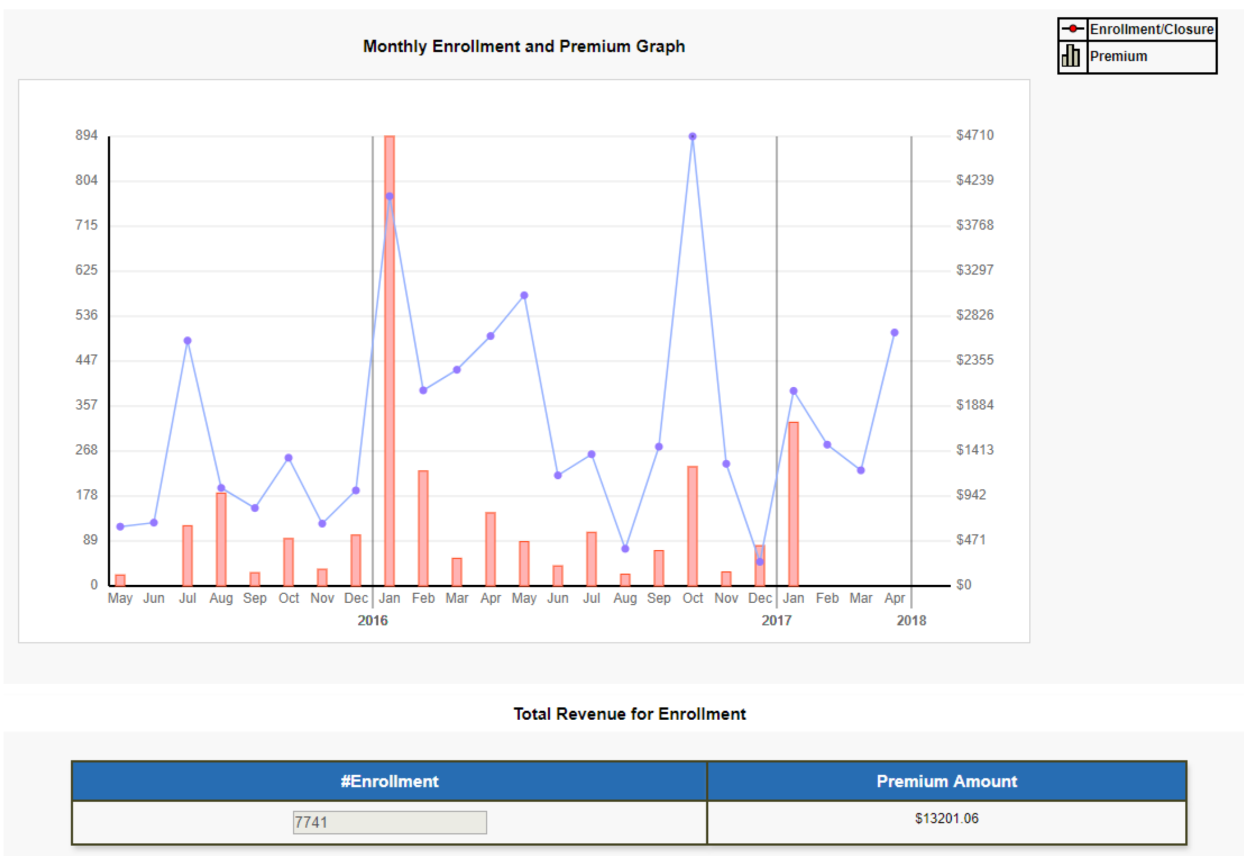
On these pages we restrict attention to using historical time series data to estimate a time dependent model. The methods are appropriate for automatic, short term forecasting of frequently used information where the underlying causes of time variation are not changing markedly in time. In practice, the forecasts derived by these methods are subsequently modified by human analysts who incorporate information not available from the historical data.

Our primary purpose in this section is to present the equations for the three forecasting methods used in the Forecasting add-in: moving average, exponential smoothing, and Holt Winters method. These are called smoothening methods.



Year	Quarter	Total
2016	Second	244
2016	Third	838
2016	Fourth	569
2017	First	1594
2017	Second	1295
2017	Third	613
2017	Fourth	1185
2018	First	899

Figure 113: Quarterly Enrollment Report



#Enrollment	Premium Amount
7741	$13201.06

Figure 114: Monthly Enrollment and Premium Graph

The methods used for predictive analysis are as follows:

- Moving Average
- Exponential Smoothing
- Holt's Winter Method

5.7.3.1 Moving Average

Moving Average is a simple method of forecasting that uses recent trends of a set of data to forecast. It is used to gauge the direction of the current trend It is known as moving average because it produces result by taking into consideration the latest set of data. For the next result value, it excludes the oldest value and takes the last predicted result to calculate the next one. In practice the moving average will provide a good estimate of the mean of the time series if the mean is constant or slowly changing.

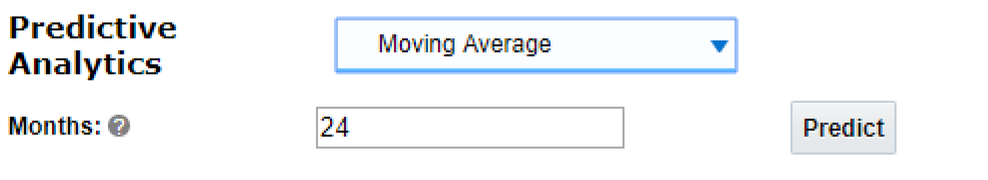


Figure 115: Moving Average

5.7.3.2 Exponential Smoothing

Exponential Smoothing is technique for smoothing time series data using the exponential window function. Here the future prediction would always depend on the past data value. Exponential Smoothing predicts the future data considering the error for the last month's prediction. This error term is used during the calculation of the new forecast. Exponential Smoothing gives larger weights to more recent observations, and the weights decrease exponentially as the observations become more distant. In this, only the estimate of the previous period and the current data determine the new estimate. This method is suitable for forecasting data with no trend or seasonal pattern and also useful for time series with a slowly changing mean.

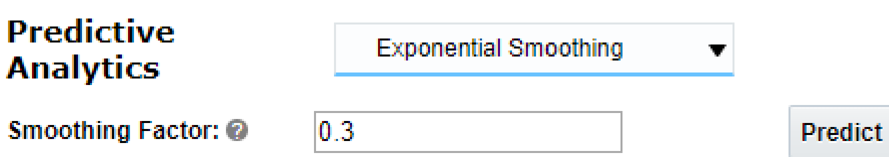


Figure 116: Exponential Smoothing

5.7.3.3 Holt's Winter Method

Holt's Winter Method or Triple Exponential Smoothing forecasting method is useful in cases where there is always a Seasonal rise in the reading of the data. For example, Enrollment in a year might have an increase during a certain period in the year because of promotions or offers given by the company during the period. Holt Winter method considers this yearly period of increase in enrollment for the prediction as well. This method is a perfect tool for enrollment as it also takes into account the yearly trend.

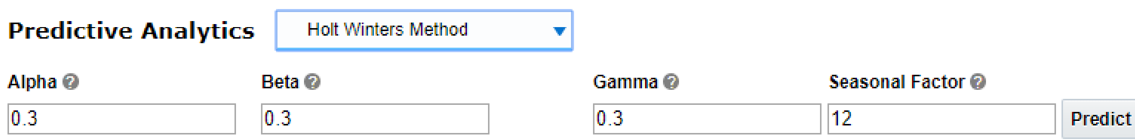


Figure 117: Holt's Winter Method