

# WakelyBCS Market Insights Benchmarking Dashboard Frequently Asked Questions (FAQs)

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## 1. General Questions about Submitting Data

### 1.1 Data Submission Timing

#### 1. When is the deadline to submit data?

For new participants, we ask that you submit data at least 30 days prior to the next release of the dashboard. This allows time for both parties to review and clean up the data. For data submitted via the Data Entry Form method, expect an average of two iterations to get the data clean enough to use in the dashboard, especially if your submission includes multiple employer groups and plans. For data submitted via the Bulk Load Methodology, expect an average of three iterations.

For existing participants familiar with the process, please submit data at least 7 days prior to the next release of the dashboard. Notwithstanding the above guidelines, WakelyBCS will try to work with your schedule in cases of emergency submissions.

#### 2. Will you include my data if I submit it after the deadline?

Participants who submit data on time will be given priority for inclusion in the next release of the dashboard. However, as time permits, WakelyBCS will work with you to try and include your data.

#### 3. How frequently do you plan to request updated data?

Our plan is to request a major data refresh from dashboard participants once a year during the months of March through May.

#### 4. What if we get a new client and want to include them in the dashboard?

WakelyBCS will gladly accept data at any time throughout the year.

### 1.2 Data Completeness

#### 1. I don't have all the employer data requested. Can I still submit data for an employer if I am missing information?

Both the Data Entry Form and Bulk Load Methodology are set up so that you can leave certain requested employer information blank or set to "Unknown" when data is required. In order for the employer information to be meaningful, we recommend providing at least **Employer Group Name, Zip Code, Employer Group Size, and Industry Code**. If you do not have this information, we do not recommend including the employer for inclusion in the dashboard.

**2. I don't have all the plan information requested. Can I still submit data for an employer plan if I am missing information?**

The dashboard is specifically designed to provide in-depth plan design information down to the plan tier level (e.g., Employee Only, Employee + Spouse, Family, etc.), so it will be most useful to employers for which you have complete plan design information. However, both the [Data Entry Form](#) and [Bulk Load Methodology](#) data collection processes allow for "Unknown" and blank answers, with the understanding that you may not have access to all information requested.

In the Data Entry Form, if there is information you don't have available to you, WakelyBCS recommends using the Broker Comments field in the Enrollment tab to communicate any information to your client that is missing. WakelyBCS reviews each Broker Comment to see if there is anything we can do to help complete the record and will load "incomplete" records when possible.

**3. Will WakelyBCS calculate an actuarial value (AV) for a plan if the data submitted is incomplete?**

Where possible, WakelyBCS will attempt to score incomplete plans by estimating missing necessary inputs based on other data provided. For example, if individual medical deductible is provided for in-network coverage, but individual out-of-pocket maximum (OOPM) is missing, WakelyBCS will assume that OOPM is two times the deductible. A plan will not be scored if any of the following information is missing:

- a. Plan Type is not provided (i.e., Plan Type is set to "Other" or "Unknown").
- b. Individual medical deductible for in-network coverage is missing.
- c. Coinsurance and copay for inpatient stays are both missing.
- d. Coinsurance and copay for PCP visits are both missing.
- e. The plan has prescription drug coverage, but coinsurance and copay for Rx Tier 1 are both missing.
- f. The sum total of monthly premiums for all plan tiers equals \$0, indicating that no premium information was submitted for any plan tier.
- g. The sum total of employees enrolled for all plan tiers equals 0, indicating that no employee enrollment information was submitted for any plan tier.

Please see the WakelyBCS Dashboard AV Calculation Assumptions document for a complete list of all assumptions and requirements for calculating AV.

**4. I would like to include a prospective client in the dashboard. Is this possible?**

Yes, information for prospective clients can be submitted – both the [Data Entry Form](#) and [Bulk Load Methodology](#) data collection methods include a question to identify whether an employer is a prospective client. We will accept incomplete data for prospective clients, with the understanding that you may not have access to all information requested.

Beginning in May 2020, we also have a separate online survey tool that can be used to submit a limited data set for inclusion in the dashboard. Data will only be accepted from prospective clients of current dashboard participants. The form can be completed by either the employer group or the benefits broker and is available year-round. WakelyBCS will receive daily updates to monitor submissions. In general, participants can expect a 5-business day turnaround, and we will notify you when the data has been published to the dashboard. Please see the [WakelyBCS Dashboard Prospective Client Survey Instructions](#) document for more information.

### 1.3 Data Quality

**1. There may be mistakes in the data we submit. Does WakelyBCS help clean up the data?**

Yes, WakelyBCS has implemented a robust series of quality checks to help identify potential problems with your data and works closely with you to help you prepare a high-quality data set for use in the dashboard. This typically involves several iterations, particularly if you are a new dashboard participant.

If you elect to submit your data using the [Data Entry Form](#), you will encounter multiple quality check alerts throughout the data entry process. The alerts are designed to help ensure your data is complete and accurate for each plan entered. Regardless whether your data is submitted via the [Data Entry Form](#) or [Bulk Load Methodology](#), your data undergoes up to 850 automated quality checks as part of WakelyBCS' initial processing of your data. At the plan level, the checks look for incomplete, invalid and conflicting values, as well as values that fall above or below national norms. The checks also look for patterns that may indicate a problem across plans. WakelyBCS will review the results of the quality review and return both a summary of key issues as well as a full listing of alerts we recommend you address.

## 1.4 Security Considerations when Sending Data

### 1. How will WakelyBCS ensure the data I submit is secure?

WakelyBCS recommends setting up a folder on Wakely's secure File Transfer Protocol (sFTP) server, which can be used to safely submit and receive data. Please see the WakelyBCS sFTP Instructions for Clients document for instructions on how to get started. WakelyBCS will also accept data sent via email, including data sent using any secure email service used by your agency, and will work with you if you prefer to use your agency's own sFTP site.

Regardless of the method of transmission used, WakelyBCS will set up, maintain and use a password to encrypt any data files sent back to you. We recommend you use this same password to encrypt your data, so as to minimize the number of passwords used.

## 2. Submitting Data using the Data Entry Form

### 2.1 General Questions

#### 1. What is the Data Entry Form?

The Data Entry Form is a tool embedded in an Excel workbook. WakelyBCS created this tool to facilitate collecting data from agencies who want to participate in the benchmarking dashboard project, but either do not have internal data repositories from which to compile all of the requested data and/or do not have IT resources available to compile the data systematically, as can be done with the [Bulk Load Methodology](#). Multiple individuals from your agency can fill out their own Data Entry Form workbook and submit it to WakelyBCS. We will compile the results on our end to create an integrated data set for your agency.

#### 2. Which version of the Data Entry Form should I use?

The most current version of the Data Entry Form template – Data Entry Form 2021 V4.0 – was released on March 16, 2021. It is possible that slight modifications will be made throughout the year, in which case the version number will be updated to 4.1, 4.2, etc.

The most up-to-date version of the Data Entry Form can be downloaded at your convenience on the dashboard website (<https://www.wakely.com/services/consulting/benchmarking-dashboard>) or you can request the most current version from WakelyBCS by emailing [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com). We will send you the correct version.

**3. If I have already entered data in a prior version of the Data Entry Form, what should I do?**

Please notify WakelyBCS by contacting [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com). We will migrate your data over to the most current version of the Data Entry Form.

**4. How long does it take to enter an employer and its plan information into the Data Entry Form?**

Participants have reported between 20 - 35 minutes to enter an employer with 2-4 plans from start to finish, depending on the complexity of the plans and whether they have all reference materials (e.g., Plan Summary of Benefits and Coverage, employer and employee premium rates by plan tier, etc.) readily available.

**5. Is there any way to speed up entering information in the Data Entry Form?**

Yes. Start with suggestions for faster data entry by reviewing the “Tips and Tricks” tab in the Data Entry Form workbook. Suggestions are also presented in this training: [Tips and Tricks for Faster Data Entry](#). You can also save time by loading a similar plan you have already entered for the employer into the Data Entry Form, giving it a different name, and making edits to pre-populated data.

## 2.2 Troubleshooting

**1. I am using the correct version of the Data Entry Form, but the records I entered are missing. How do I prevent this from happening?**

There are two likely scenarios:

- (1) You entered data into the Data Entry Form after opening it from your email without first saving the workbook to your desktop or internal network. In this instance, the workbook was saved, but to a temporary folder on your desktop. If you open the workbook from your email again, you are opening the unsaved instance and it will be blank.
- (2) On occasion, the Data Entry Form save logic will get confused if you have other Excel workbooks open at the time you try to save your entry. Close out of all other Excel workbooks before saving, to be safe.

**2. The Data Entry Form won't let me save the plan I entered as complete because I left some of the fields that don't apply to the plan blank. What should I do?**

Please feel free to reach out to [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com) to discuss your plan design and options. Alternatively, leave the field(s) blank, but add notes in the Wakely Comments field explaining why you did so. Upon

receiving your workbook, WakelyBCS will review your data, including the Wakely Comments information, and, in many instances, can make changes once we receive it to move the record to complete status.

## 3. Submitting Data via Bulk Load Methodology

### 3.1 General Questions

#### 1. What is the Bulk Load Methodology?

This approach allows participants to submit large amounts of data to WakelyBCS for direct processing. It is designed for participants with the internal infrastructure in place to store, query, and transmit data for multiple employers from their own internal data repositories. For an overview of the Bulk Load Methodology, please refer to this introductory training: [Bulk Load Data Collection Training](#).

#### 2. Which version of the Bulk Load Methodology documentation should I use?

Version 4.0 of the Bulk Load Methodology documents for 2021 were released on March 16, 2021. It is possible that slight modifications will be made throughout the year, in which case the version number will be updated to 4.1, 4.2, etc.

The most up-to-date version of the Bulk Load Methodology materials can be downloaded at your convenience on the dashboard website (<https://www.wakely.com/services/consulting/benchmarking-dashboard>) or you can request the most current version from WakelyBCS by emailing [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com). We will send you the correct version.

#### 3. Can I submit the data we have in our internal data repositories using the Bulk Load Methodology and supplement with data entered manually in the [Data Entry Form](#)?

No. The Data Entry Form is designed to enforce strict data requirements, so submitting only partial data through the form for WakelyBCS to combine with your bulk load submission is not an option at this time.

#### 4. In what formats will you accept our bulk load data extract?

We will accept your data in .xls, .xlsx, .txt, and .csv format. Data submitted as an .xml file is **not** supported at this time. Please always be sure to include column headers, regardless of the file type used. Regarding .txt and .csv submissions, we prefer comma- or tab-delimited data.

**5. Do I need to submit my data in the Data File Layout document or otherwise format my data to match the Data File Layout?**

No. The Data File Layout is meant to be a reference tool only to help you visualize expected data values and the expected number of rows for a given plan scenario. Although sample data is provided in the Data File Layout for several common plan scenarios and is purposely color-coded and grouped using borders, this is for educational purposes only to reinforce the expectation of multiple rows of data for each plan and the relationship between employer-level, plan-level and plan-tier level data.

## **4. Reporting Special Circumstances in Plan Design**

### **4.1 Preferred Provider Networks**

**1. I want to provide data for a plan that charges different coinsurance and/or copay rates to members depending on whether they see a preferred provider. Neither the [Data Entry Form](#) nor the [Bulk Load Methodology](#) provides an option for differentiating coinsurance and copay rates by provider tier. How should I approach this scenario?**

Both methods of submitting data ask you to identify whether the plan includes a preferred provider tier, and, if so, how you calculated premium rates. There are four different reporting options, listed below in order of increasing complexity (and accuracy):

- A. Standard Provider Tier Rates – Submit coinsurance and copay information for the standard (i.e., non-preferred) provider tier.
- B. Preferred Provider Tier Rates – Submit coinsurance and copay information for the preferred provider tier. Typically, this will be the tier with the lowest costs to the employee, incentivizing employees to select a preferred provider.
- C. Straight Average of Standard and Preferred Provider Tier Rates – Submit blended data that represents the average of the provider tiers. So, for example, if the copay to see a specialist is \$40 for the preferred provider tier and \$50 for the non-preferred provider tier, record a copay of \$45.
- D. Weighted Average of Standard and Preferred Provider Tier Rates – For the greatest accuracy, submit results that are weighted by the percentage of employees using each provider tier. Using the specialist copay again as an example:

| Tier          | Copay | Employee Utilization Rate | Adjusted Copay Calculation | Adjusted Copay |
|---------------|-------|---------------------------|----------------------------|----------------|
| Preferred     | \$40  | 70%                       | \$40 * 0.70 =              | \$28           |
| Non-Preferred | \$50  | 30%                       | \$50 * 0.30 =              | \$15           |
| <b>TOTAL</b>  |       |                           |                            | <b>\$43</b>    |

## 4.2 Premium Rates Set by Employee Salary Band

- I want to provide data for a plan that charges different premium contribution rates to members depending on employee salary band. Neither the [Data Entry Form](#) nor the [Bulk Load Methodology](#) provides an option to report premium rates by employee salary band. How should I approach this scenario?

Both the Data Entry Form and Bulk Load Methodology include a question asking you to indicate whether the plan sets premium rates by employee salary band (or age band). If this is the case, we recommend entering rates for the band to which most employees belong based on employee count. If this information is not available, then enter rates for the band in which the overall average employee salary falls. If you are unable to obtain employee counts by salary band or an average salary figure, then providing an average based on all salary bands is acceptable.

An example is included below. Based on Employee Count, premium rates for the \$30,001 - \$60,000 band should be entered because the most employees fall in this category. Overall average salary is also likely to fall between \$30,001 and \$60,000, so is an acceptable alternative. As a final option, calculate a straight average across all salary bands by plan tier.

| Total Plan Cost | Plan Tier      | Employee Count |          |                |       |                     |        |                      |          |                   |       |                    |        | Straight Average |            |          |
|-----------------|----------------|----------------|----------|----------------|-------|---------------------|--------|----------------------|----------|-------------------|-------|--------------------|--------|------------------|------------|----------|
|                 |                | 8              |          | 10             |       | 4                   |        | 2                    |          | 24                |       | All Employees      |        |                  |            |          |
|                 |                | Salary Band    |          | Up to \$30,000 |       | \$30,001 - \$60,000 |        | \$60,001 - \$100,000 |          | \$100,001 or More |       | Contribution Ratio |        | Employer         |            | Employee |
| \$652.68        | Employee Only  | 80/20          | 522.14   | 130.54         | 70/30 | 456.88              | 195.80 | 60/40                | 391.61   | 261.07            | 50/50 | 326.34             | 326.34 | 65/35            | \$424.24   | \$228.44 |
| \$1,305.36      | Employee + One | 80/20          | 1,044.29 | 261.07         | 70/30 | 913.75              | 391.61 | 60/40                | 783.22   | 522.14            | 50/50 | 652.68             | 652.68 | 65/35            | \$848.48   | \$456.88 |
| \$1,958.04      | Family         | 80/20          | 1,566.43 | 391.61         | 70/30 | 1,370.63            | 587.41 | 60/40                | 1,174.82 | 783.22            | 50/50 | 979.02             | 979.02 | 65/35            | \$1,272.73 | \$685.31 |

**NOTE:** If you use the Data Entry Form, please be sure to make a note in the Broker Comments section to communicate the approach you used to enter premium rates to WakelyBCS and your client.

## 4.3 Premium Rates Set by Age Band

- I want to provide data for a plan that charges different premium contribution rates to members depending on employee age band. Neither the [Data Entry Form](#) nor the [Bulk Load Methodology](#) provides an option to report premium rates by employee age band. How should I approach this scenario?

Both the Data Entry Form and Bulk Load Methodology include a question asking you to indicate whether the plan sets premium rates by employee age band (or

salary band). If this is the case, we recommend entering rates for the band to which most employees belong based on employee count. If this information is not available, then enter rates for the band in which the overall average employee age falls. If you are unable to obtain employee counts by age or an average age, then providing an average based on all age bands is acceptable.

An example is included below. Based on Employee Count, premium rates for the Under 30 age band should be entered because the most employees fall in this category. Overall average age is also likely to fall under or close to age 30 or under, so is an acceptable alternative.

| Premium Rates by Age Band |                |                    |            |          |                    |          |          |                    |          |          |                    |          | Straight Average |                    |            |          |
|---------------------------|----------------|--------------------|------------|----------|--------------------|----------|----------|--------------------|----------|----------|--------------------|----------|------------------|--------------------|------------|----------|
|                           |                | 18                 |            |          | 10                 |          |          | 12                 |          |          | 7                  |          |                  | 47                 |            |          |
|                           |                | < 30               |            |          | 31 - 40            |          |          | 41 - 50            |          |          | > 50               |          |                  | All Employees      |            |          |
|                           |                | \$587.41           |            |          | \$652.68           |          |          | \$717.95           |          |          | \$783.22           |          |                  | \$663.79           |            |          |
| Tier Increase             | Plan Tier      | Contribution Ratio | Employer   | Employee | Contribution Ratio | Employer | Employee | Contribution Ratio | Employer | Employee | Contribution Ratio | Employer | Employee         | Contribution Ratio | Employer   | Employee |
| 0.0                       | Employee Only  | 70/30              | \$411.19   | \$176.22 | 70/30              | 456.88   | 195.80   | 70/30              | 502.56   | 215.38   | 70/30              | 548.25   | 234.96           | 70/30              | \$479.72   | \$205.59 |
| 2.0                       | Employee + One | 70/30              | \$822.38   | \$352.45 | 70/30              | 913.75   | 391.61   | 70/30              | 1,005.13 | 430.77   | 70/30              | 1,096.50 | 469.93           | 70/30              | \$959.44   | \$411.19 |
| 3.0                       | Family         | 70/30              | \$1,233.57 | \$528.67 | 70/30              | 1,370.63 | 587.41   | 70/30              | 1,507.69 | 646.15   | 70/30              | 1,644.75 | 704.89           | 70/30              | \$1,439.16 | \$616.78 |

**NOTE:** If you use the Data Entry Form, please be sure to make a note in the Broker Comments section to communicate the approach you used to enter premium rates to WakelyBCS and your client.

- I live in a state like California that mandates premium rates be set by age. Neither the [Data Entry Form](#) nor the [Bulk Load Methodology](#) provides an option to report premium rates by age. How should I approach this scenario?

Follow the guidelines outlined for plans where premium rates are set by age band.

#### 4.4 Dependent Counts

- I only have access to employee counts for the plan I am entering. How should I report dependent counts?

Both the Data Entry Form and Bulk Load Methodology include a question asking you to indicate whether actual dependent counts are available. In the Data Entry Form, if you indicate dependent counts are not available, estimated dependent counts will be auto-populated by tier as follows:

| Plan Tier             | Multiply Employee Count By: |
|-----------------------|-----------------------------|
| Employee Only         | 1                           |
| Employee + Spouse     | 1                           |
| Employee + Child      | 1                           |
| Employee + Child(ren) | 1.5                         |
| Employee + One        | 1                           |
| Family                | 2                           |

For the Bulk Load Methodology, we expect the dependent counts to be blank if you indicate dependent counts are unavailable. As part of processing your data submission, WakelyBCS will estimate dependent counts following the above-referenced multiplication factor by tier.

## 5. Using the Dashboard

### 5.1 Accessing the Dashboard

#### 1. How do I access the dashboard?

The dashboard is available through Microsoft's Power BI Service. Once your agency signs a License Agreement with WakelyBCS to use the dashboard, an account name and password will be created and distributed to your agency to access the dashboard. Please see the WakelyBCS Dashboard Login Instructions document for step-by-step instructions.

#### 2. Can we change our password to something of our choosing?

No – for security reasons and also to maintain an organized client roster, WakelyBCS assigns passwords for all of our products. Please contact [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com) if you need to change your password for any reason (such as when an employee leaves).

#### 3. Can multiple users login with the same account credentials?

Yes, multiple users can log in at the same time using your agency's login credentials.

#### 4. Can I access all of my agency's employer group information?

It depends on how your agency elected to set up its account(s). For example, one account may have been set up for each agency branch office to limit the employer groups available to the branch office's book of business. If your agency has multiple accounts, please be sure to check with your agency regarding which account you should use when accessing the dashboard.

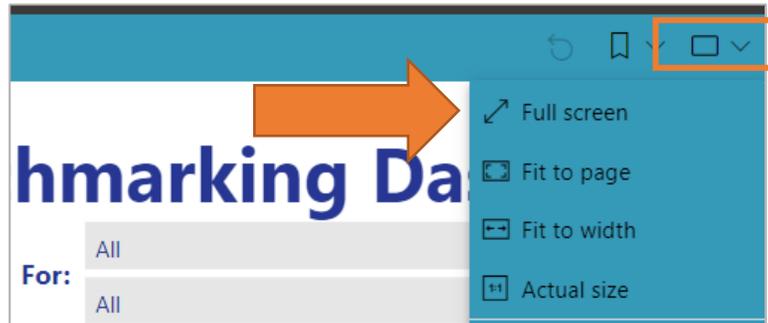
### 5.2 Getting Started with the Dashboard

#### 1. How do I learn how to use the dashboard?

Please watch this introductory web training to get started - [WakelyBCS Benchmarking Dashboard Demo](#). Please note that WakelyBCS is continually making improvements to the dashboard, so the version seen in the training may not match the most current version available through Microsoft's Power BI Service. However, the general functionality and rules for navigating still apply.

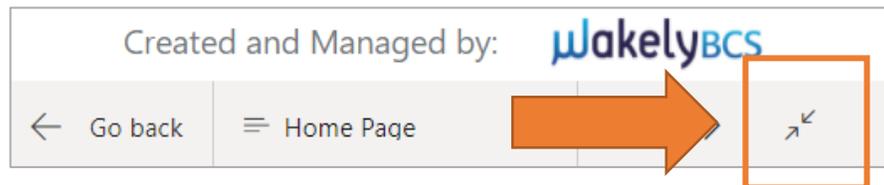
**2. I want to view the dashboard without the distraction of the additional features wrapped around the report in Microsoft Power BI. How do I do this?**

To maximize the report so it takes up your entire screen, use the Full Screen mode feature. Click on the “View” menu in the upper, right hand corner of the screen. Select “Full screen” from the dropdown menu.



**3. How do I exit Full Screen mode?**

To exit Full Screen mode, hit the “Esc” button on your keyboard. Alternatively, click on the “Exit Full Screen Mode” icon located in the bottom, left hand corner of the screen



**5.3 Finding an Employer Group**

**1. How do I filter the dashboard to only display my client’s data?**

Although you can select one or more Employer Groups from any tab in the dashboard, we recommend you start on the Home Page.

- a. First, select your agency’s name or the appropriate agency branch office in the “Prepared by” filter; this will limit the number of Employer Groups you see in the Employer Group filter to make it easier to find your client.



- b. Next, click on the Employer Group filter to activate it. It is located in the upper, right hand corner of the Home Page.



- c. By default, all Employer Group names will be checked. Click on the “Select all” checkbox to unselect all names.



- d. Scroll through the list. Once you find your client, check the box next to the client’s name.



- e. You can change the Employer Group after navigating away from the Home Page from the Employer Group filter located in the top, left hand corner of the remaining report pages.



**2. My client has different plans for different groups of employees. Is there a way to see just the plans assigned to a specific group?**

If the data submitted for the Employer Group included an Employer Group Subcategory, it will display in the Employer Group Subcategory filter located just beneath the Employer Group filter on all pages of the report.



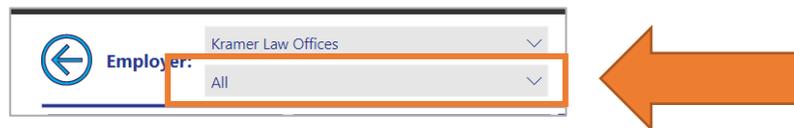
- a. Click on the Employer Group Subcategory filter. If there are no Employer Group Subcategories attributed to the client you are viewing, the Employer Group Subcategory filter will not display any results.



- b. If there are Employer Group Subcategories, by default, all Employer Group Subcategory names will be checked. Click on the “Select all” checkbox to unselect all names.



- c. Check the box next to the Employer Group Subcategory Name you want to focus on.
- d. You can change the Employer Group Subcategory after navigating away from the Home Page from the Employer Group Subcategory filter located in the top, left hand corner of the remaining report pages.



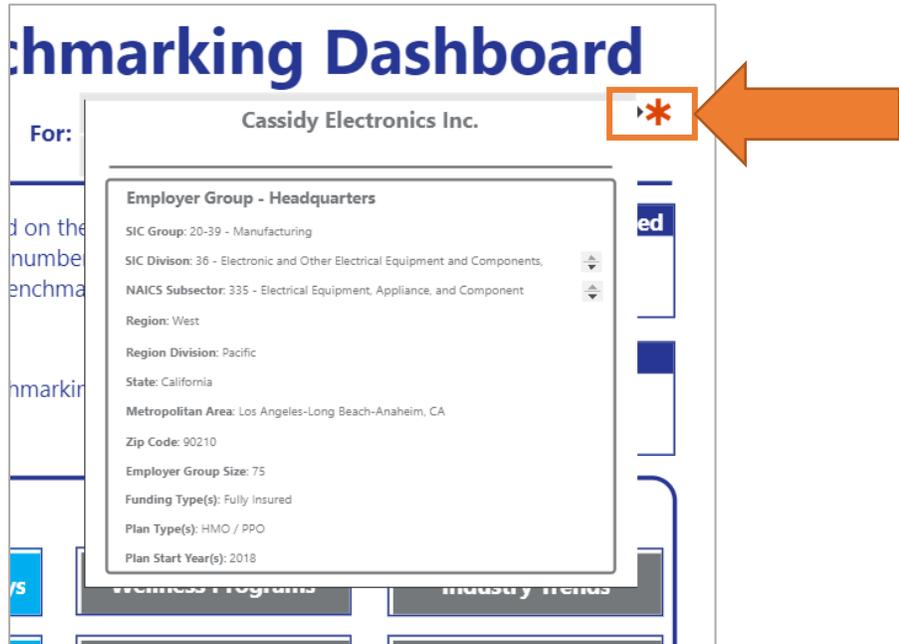
## 5.4 Applying Benchmark Filters

1. **Do the benchmark filters automatically update to align with the characteristics of my client? For example, if my client operates in Ohio, will the State filter automatically update to equal Ohio?**

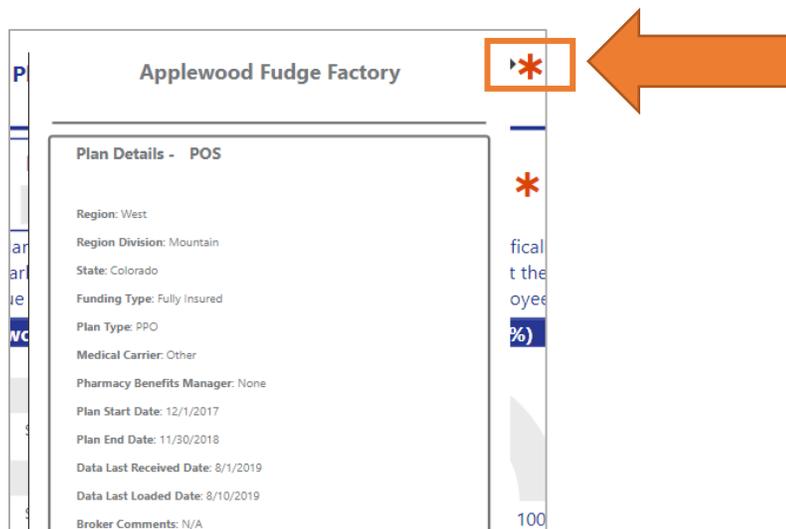
The benchmark filters are **not** updated to match your client’s characteristics. This is intentional and gives you the freedom to change the benchmark filters until you get a representative sample of plans against which to benchmark your client’s data.

**2. How do I refine the benchmarking data so that it aligns more closely to my client?**

- a. **Employer-level filters** - Once you select a client from the Employer Group filter on the Home Page, a tooltip icon will appear next to the name. Hover over the tooltip icon to see information about your client that may help inform how you decide to set the benchmark filters.

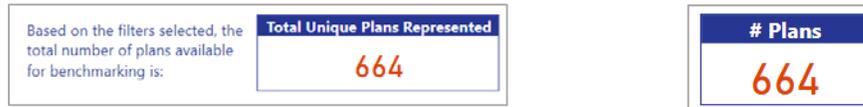


- b. **Plan-level filters** – From any page in the dashboard, you can select a specific client plan to analyze. When one plan is selected from the Plan filter located in the upper, middle part of each report page, followed by a plan start date, a tooltip icon will appear next to the name. Hover over the tooltip icon to see information about your client that may help inform how you decide to set the benchmark filters.



**3. How do I know how many plans are left in the benchmarking data after I have applied benchmark filters?**

On each page of the dashboard, there is a “# of Plans” box that displays the number of plans currently represents in the benchmarking data. As you change benchmark filters, the number of plans reported will increase or decrease.



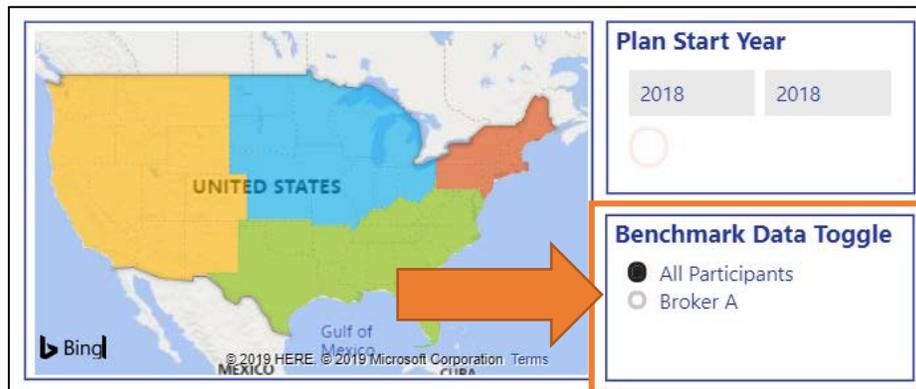
**4. While reviewing the report, I want to change the benchmark filters to see how it affects the benchmarking results displayed in the dashboard. How do I do this?**

Plan-level benchmark filters are available at the top of each report page and include Funding Type, Plan Type and Medical Carrier Name. To change employer-level benchmark filters, you will need to navigate back to the Home Page. To quickly return to the Home Page, click on the left arrow icon in the upper, left hand corner of the page you are currently viewing.



**5. Can I benchmark my client to other Employer Groups in my agency’s book of business?**

Yes, it is possible to filter the benchmark data to only include your agency’s clients. To do so, use the Benchmark Data Toggle on the Home Page.



**5.5 Interpreting Dashboard Results**

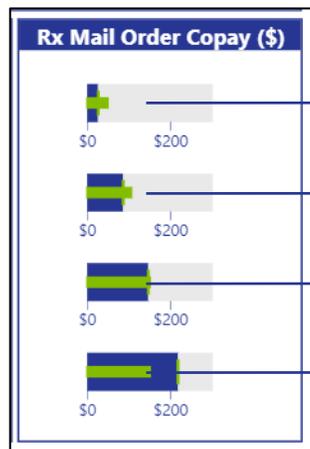
**1. I see a lot of green and blue throughout the dashboard. What do these colors mean?**

Colors are consistently applied throughout the dashboard to make it easy to interpret the results. In dashboard visuals like Bullet Charts, Gauges, and Bar Charts:

- a. **Green** represents the **actual results** of the Employer Group(s) and Plan(s) you have selected.
- b. **Dark blue** represents the **benchmark**, specifically the range between the minimum value in the data (typically 0) and the benchmark value.
- c. **Light grey** represents the range between the benchmark value and the maximum benchmark value.

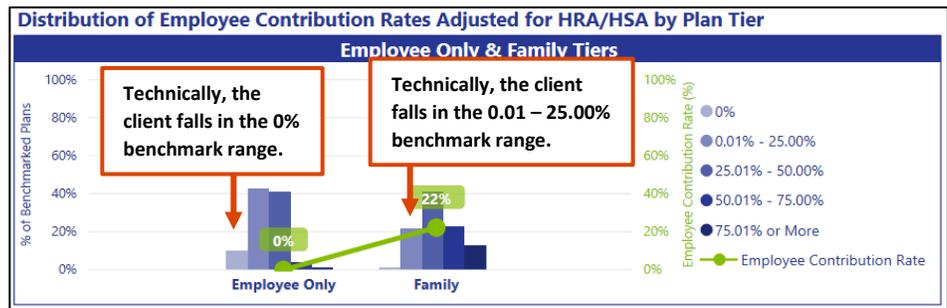
**2. How can I tell how my client is performing relative to the benchmark?**

- a. **Bullet Charts** - If your client’s results (shown in **green**) fall within the **dark blue** portion of a measure, this means your client falls **below** the benchmark and the plan design favors the employee. Results that fall outside the **dark blue** portion indicate the client’s results fall **above** the benchmark and the plan design favors the employer. In general, a client should fall **near or at** the benchmark to be considered competitive.



- Client is performing **above** the benchmark.
- Client is performing **above** the benchmark.
- Client is performing **near** the benchmark.
- Client is performing **below** the benchmark.

- b. **Distribution Charts** – In the Distribution Charts, your client’s results (shown in **green**) align with the right axis only (also colored **green**), which reports actual measure results. The left axis, by contrast, shows the percentage of all plans included in the benchmark data that fall within a category of benchmark ranges listed in the chart’s legend. Given that the left and right axes are independent of one another, your client’s results **may not fall visually in the benchmark range to which it belongs**. See the screenshot below as an example.



Follow these steps to reliably interpret a Distribution Chart:

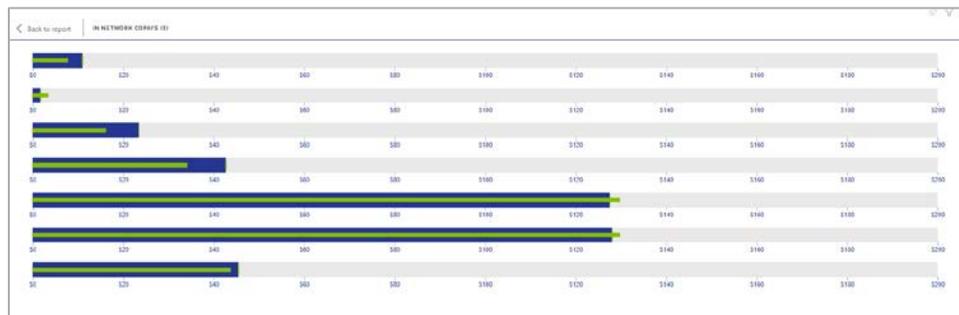
1. Using the chart legend, determine in which group your client’s actual performance falls. For example, in the screenshot above, 0% falls in the 0% group and 22% falls in the 0.01% - 25.00% group.
2. Locate that group’s bar for the plan tier you are evaluating. Determine the height of the bar relative to other bars. If the bar is tallest, this means more benchmarked plans fall in the specified range than other ranges and your client is on target. If the bar is not the tallest, this means your client’s plan design is not the most common.
3. Keep in mind that the goal is to fall within the tallest benchmark range (i.e., the group with the most plans).

**3. I want to drill into a specific visual to better evaluate the information. How do I do this?**

- a. Hover your mouse over the upper, right hand corner of the visual you want to evaluate. A menu of icons will appear. Click on the “Focus Mode” icon.



- b. A new window will open, expanding the visual so that it takes up the entire screen. For example, the In Network Copays bullet chart is shown in the screenshot below.



- c. If you want to print this “Focus Mode” version of the visual, refer to the [Print Current Screen FAQ](#).

- d. To return back to the report, click on the “Back to report” arrow in the upper, left hand corner of the screen.



## 5.6 Using the Key Performance Indicator (KPI) Drilldown Reports

### 1. How do I view the KPI drilldown reports?

The KPI drilldown reports are only accessible through a main content page. To access, click on the “View KPIs” report in the upper, right hand corner of the page you are viewing.



### 2. How is KPI calculated?

KPI always equals the Employer Group Value / Benchmark.

### 3. What is the KPI Status?

To facilitate evaluating performance, each measure in each KPI drilldown report is assigned a KPI Status. For all measures, the dashboard is calibrated so that a KPI that falls between 80% - 120% of the benchmark is considered competitive. A KPI that falls **below** 80% of the benchmark indicates an area where the plan design favors the employee, while a KPI that falls **above** 120% of the benchmark indicates an area where the plan design favors the employer.

To make it easy to remember, the dashboard assigns a traffic light color scheme (the KPI Status) where:

- a. **Green = 80% - 120% of benchmark**
- b. **Yellow = 0 – 79% of benchmark**
- c. **Red = 121% or more of benchmark**
- d. **Grey = Insufficient data to calculate the KPI**

| Member Coinsurance (%) | Coinsurance Benchmark (%) | KPI    |
|------------------------|---------------------------|--------|
| 0%                     | 1%                        | 0% ⚠️  |
| 0%                     | 1%                        | 0% ⚠️  |
| 0%                     | 0%                        | 100% ✅ |
| 0%                     | 0%                        | 100% ✅ |
| 20%                    | 12%                       | 161% ❌ |
| 20%                    | 10%                       | 194% ❌ |

**4. How do I drill up and down in the KPI drilldown report?**

- a. Click on the KPI data matrix visual to activate it.
- b. Hover over the upper, left hand corner of the KPI data matrix, which will activate several arrow icons. Click on the appropriate arrow icon to activate its corresponding function.



| Symbol | Function  |
|--------|---|
|        | Each click will drill up to the next highest level of data included in the data matrix. |
|        | Each click skips to the next level down, hiding any higher levels.                      |
|        | Each click drills down to the next level while continuing to display higher levels.     |

**5. I noticed there is a “Printing Info” button included on each KPI drilldown report. Why?**

By design, Microsoft’s Power BI Service takes a screenshot of each page of the report in its current state when preparing the report to print (see the [Printing the Dashboard](#) section below for more details). Depending on the number of plans displayed in your KPI report and the level of granularity you are displaying in the KPI data matrix, there may be more data contained in the matrix than is viewable on the screen. You can tell when this occurs because a scroll bar will appear on the right hand side of the data matrix:

| Plan Type                  | Member Coinsurance (%) | Coinsurance Benchmark (%) | KPI     | Member Copay (\$) | Copay Benchmark (\$) | KPI     | Plans Reporting (#) | Total Plans (#) | Plan Reporting Rate (%) |
|----------------------------|------------------------|---------------------------|---------|-------------------|----------------------|---------|---------------------|-----------------|-------------------------|
| <b>HMO</b>                 |                        |                           |         |                   |                      |         |                     |                 |                         |
| <b>\$1000 HMO Plan</b>     |                        |                           |         |                   |                      |         |                     |                 |                         |
| Emergency Room             | 0%                     | 0%                        | 0% ⬇️   | \$100             | \$162                | 62% ⬇️  | 87                  | 87              | 100%                    |
| Emergency Transport        | 0%                     | 0%                        | 0% ⬇️   | \$100             | \$162                | 62% ⬇️  | 87                  | 87              | 100%                    |
| Specialist                 | 0%                     | 0%                        | 100% ⬆️ | \$20              | \$38                 | 52% ⬇️  | 87                  | 87              | 100%                    |
| Inpatient                  | 20%                    | 11%                       | 187% ⬇️ | \$0               | \$34                 | 0% ⬇️   | 87                  | 87              | 100%                    |
| PCP                        | 0%                     | 0%                        | 100% ⬆️ | \$0               | \$4                  | 0% ⬇️   | 87                  | 87              | 100%                    |
| Outpatient                 | 20%                    | 9%                        | 226% ⬇️ | \$0               | \$2                  | 0% ⬇️   | 88                  | 87              | 111%                    |
| <b>\$2,500 Blue Access</b> |                        |                           |         |                   |                      |         |                     |                 |                         |
| Emergency Room             | 0%                     | 0%                        | 0% ⬇️   | \$30              | \$162                | 18% ⬇️  | 87                  | 87              | 100%                    |
| Emergency Transport        | 0%                     | 0%                        | 0% ⬇️   | \$30              | \$162                | 18% ⬇️  | 87                  | 87              | 100%                    |
| Specialist                 | 0%                     | 0%                        | 100% ⬆️ | \$60              | \$38                 | 157% ⬇️ | 87                  | 87              | 100%                    |
| Inpatient                  | 30%                    | 11%                       | 281% ⬇️ | \$0               | \$34                 | 0% ⬇️   | 87                  | 87              | 100%                    |

To help make sure you are capturing the best possible screenshot of the KPI drilldown report and not cutting off any data, we have provided a series of tips for

printing the data matrix. Clicking on the “Printing Info” button will show the tips listed in the following screenshot. Click on the left arrow icon to close.

**Tips for Printing Data Matrix Details:** ⏪

Power BI currently only supports printing data rows visible on the page at the time of printing. Only one plan with full details can be printed reliably based on current report configuration.

If the employer has more than one plan, try one of the following to prepare your report for printing:

1. Print only one employer plan at a time by selecting a single plan from the Plan Name field.
2. Limit the number of plans displayed by limiting Plan Type.
3. Use the drill up functionality in the upper right hand corner of the data matrix to display fewer details.
4. Use the Focus Mode feature in the upper right hand corner of the data matrix to expand the data set to a full screen view. This will allow up to four (4) plans to be displayed, but requires that you manually print the page separate from the rest of the report.

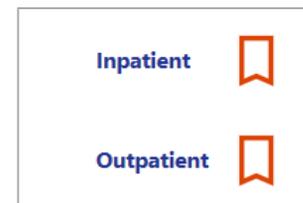
## 5.7 Accessing Public Benchmarks

### 1. Where does the public benchmark data in the dashboard come from?

WakelyBCS compiled data from the annual Kaiser Family Foundation Employer Health Benefits Survey. Online versions of the annual survey results are published here: <https://www.kff.org/health-costs/>.

### 2. How do I access the public benchmark data?

On the main dashboard page for each content area, click on the orange bookmark next to the topic of interest. This will open up a page with relevant public benchmarks.



### 3. Why do the public benchmarks differ from WakelyBCS benchmarks?

The primary reason for the difference is that the public benchmark data is not reported at the same level of granularity as what is available to you using the WakelyBCS benchmark data. For example, the public data may be grouped by Plan Type, Industry or Region, but not all three. By default, the dashboard is set up to provide you with the closest available benchmark data based on the benchmark filters you apply. **WakelyBCS recommends you use caution when comparing WakelyBCS benchmarks to public benchmarks** due to the difference in filtering granularity.

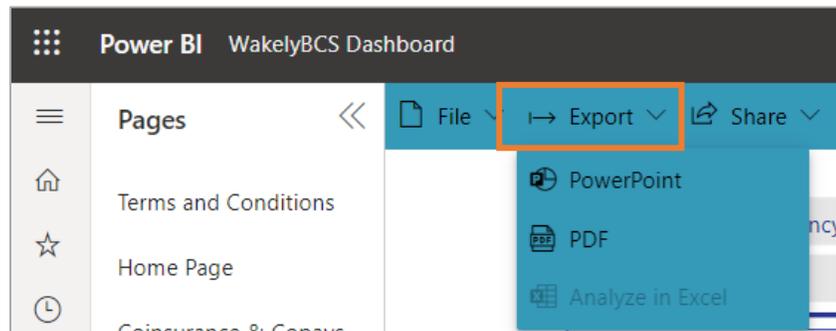
## 5.8 Printing the Dashboard

### 1. What printing functionality is available in the Microsoft Power BI Service?

The Microsoft Power BI Service currently allows you to export the full report to pdf or Microsoft PowerPoint (with an option to print only visible pages or all pages), or to print a single page to PowerPoint or pdf. In all instances, the printing functionality takes a screenshot of the current page.

### 2. How do I print the full dashboard?

- a. Click on the Export menu in the upper, left hand corner of the screen. A dropdown menu will appear with all printing options available to you. To print the full report, you will need to use either the “PowerPoint” or “PDF” option.



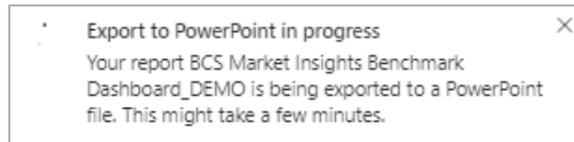
- b. After making your selection, an Export pop-up window will appear. **Make sure that “Current Values” is selected** to capture the report in its current form, with all filters applied.



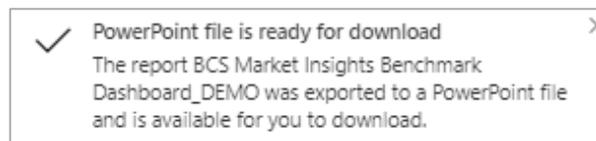
- c. If you only want to display the main dashboard (i.e., all visible tabs listed across the bottom of the report), check the “Exclude hidden report tabs” checkbox. To print the full report, leave the “Exclude hidden report tabs” unchecked.



- d. Click on the Export button. A message will appear in the upper, right hand corner of your screen indicating the report is being generated.



- e. Once the report has been exported, the message will change to indicate the process is complete.



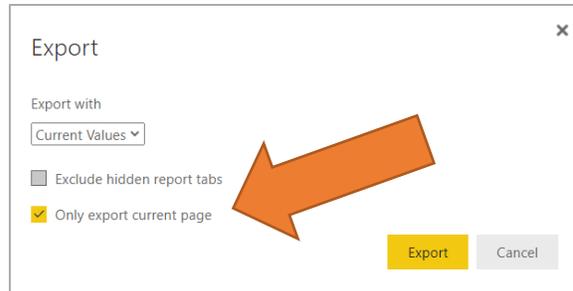
- f. Navigate to the Downloads folder on your desktop to retrieve the report.

**3. I see there are two options for printing the dashboard – exporting to PowerPoint and exporting to PDF. Which is better?**

The Microsoft Power BI Service currently offers two ways to print the dashboard – as a PowerPoint presentation and as a pdf file. Although both create crisp, high quality documents, **WakelyBCS strongly recommends that you use the PowerPoint option**, as this will give you the flexibility to remove pages of the dashboard you do not wish to send to your client, allow you to rearrange the order of the report pages, and replace the default title page with one branded for your agency.

**4. How do I print the current screen I am viewing?**

You can print the current screen by clicking on the Export dropdown menu, selecting PowerPoint or pdf, and checking the “Only export current page” checkbox.



**5. The data displayed on one or more of my KPI drilldown reports is truncated. How do I fix this?**

Please refer to printing instructions in the [Printing Information for the KPI Drilldown Report](#) FAQ.

**6. Why isn't the dashboard easier to print?**

The trend in today's business intelligence platforms, including Microsoft Power BI, is to focus on dynamic interaction with data on a computer screen or mobile device rather than in print form. Recognizing that users still want the ability to print, however, Microsoft does occasionally add enhancements to its print functionality in the Microsoft Power BI Service, as recently as October 2020. WakelyBCS expects there will be improvements in printing in the future and we will continue to explore ways to refine the report to maximize ease of printing.

## 5.9 Troubleshooting

**1. The dashboard is taking a long time to refresh. Is something wrong?**

By design, the dashboard is an interactive tool, allowing you to customize its contents and analyze data in real time. The interactive nature of the report means there are many calculations behind the scenes processing the data to match the inputs you enter using the filters. The heavy lift is on the client data side, so you may experience latency if you begin changing benchmark filters before filtering the client data down to one or a few employer groups. Additionally, the Microsoft Power BI Service is shared, meaning that all organizations using the service share server space. This can rarely lead to intermittent latency, depending on the load put on the Microsoft Power BI Service server at any one time. **WakelyBCS strongly recommends that you choose an Employer Group before applying any benchmark filters to minimize latency.** Additionally, you may try logging out and back into the Microsoft Power BI Service to initiate a new session, which may improve the amount of space on the server cached for your session.

## 2. I think the data reported for my client is incomplete or wrong. What do I do?

If you suspect that one or more data points displayed for a client are missing or inaccurate, please complete the steps outlined below.

- a. Refer to your original data source to confirm whether the data is wrong.
- b. Connect with the person(s) responsible for submitting data for your client to validate what data was submitted to WakelyBCS for inclusion in the dashboard.
- c. If the data was submitted incorrectly, work with the person(s) responsible for submitting data to WakelyBCS to make the necessary corrections. This may include making updates in your source of record so that it can be captured the next time a data extract is sent via the [Bulk Load Methodology](#) or making updates to the data entered in the [Data Entry Form](#) used to submit data. This will ensure the incorrect data is permanently fixed the next time your agency submits data to WakelyBCS.
- d. Regardless whether the data was incorrect at the time of submission or if it was submitted correctly and the dashboard is displaying the incorrect value, please prepare and submit the following information to [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com):
  - i. **Identifying Information** - Broker Name, Broker Branch Name (if applicable), Employer Group Name, Employer Group Subcategory Name (if applicable) and Plan Name (if applicable).
  - ii. **Dashboard Page Displaying Error** – Dashboard page where the incorrect data is displayed.
  - iii. **Field Name** – The name of the field affected.
  - iv. **Actual vs. Expected Value** - The actual value displayed in the report vs. the expected value.
  - v. **Source of Error** – Indication whether the data value submitted to WakelyBCS was incorrect.
  - vi. **Priority Level** – Indication whether the error is:
    1. High – You are up against a tight deadline and will be meeting with the client within 2 business days.
    2. Medium – You will be meeting with the client within 14 business days.

3. Low – The error needs to be corrected, but can wait until your agency submits data again.

## 5.10 Dashboard Security

### 1. How does the dashboard keep my client's data secure?

Security is of the utmost importance to WakelyBCS and we have implemented rigorous safeguards to protect your data:

- a. Microsoft Power BI, the software in which the dashboard is developed, has been International Organization for Standardization (ISO) compliant since 2016, meaning that even protected health information can safely be presented (<https://powerbi.microsoft.com/en-us/blog/tag/hippaa-baa/>).
- b. The dashboard is available only to organizations to whom WakelyBCS has issued a license through the Microsoft Power BI Service. WakelyBCS maintains control over the password, which can be changed at your request.
- c. Notwithstanding the above, WakelyBCS elected to secure your data at the row level in the dashboard database (not just at the object or table level). This means that every single piece of client-level data passed into the dashboard must be explicitly tied to your organization's license in order for anyone to access it.
  - i. With row-level security (RLS), the access restriction logic is located in the database tier rather than away from the data in another application tier. The database system applies the access restrictions every time that data access is attempted from any tier. This makes your security system more reliable and robust by reducing the surface area of your security system.
  - ii. No such restrictions are placed on the aggregated benchmarking data because there is no identifying information included in the aggregated data tables. This means you have access to all aggregated benchmarking data without restriction.

## 5.11 Future Enhancements and Release Schedule

### 1. Are future enhancements to the dashboard planned?

Yes, additional content and functionality will be actively developed with input and feedback from participants. Some future enhancements being considered include adding dental, vision, basic information about other benefits (e.g., availability of insurance; 401k offered; etc.), and year-over-year trending.

**2. How frequently will enhancements be released?**

Release frequency will be dictated by the scope and complexity of the enhancement, as well as the need to balance enhancements with ensuring day-to-day maintenance and client support needs are maintained. In general, enhancement releases will occur quarterly.

**3. I have an idea for additional dashboard content. Who do I tell?**

WakelyBCS welcomes your feedback and ideas! We will conduct at least one survey annually to solicit feedback and ideas. However, you are also welcome to submit ideas to [WakelyBCSBenchmarkSupport@wakely.com](mailto:WakelyBCSBenchmarkSupport@wakely.com) any time.