

The Elements of Health Plan Innovation

Do You Have the Right Formula?



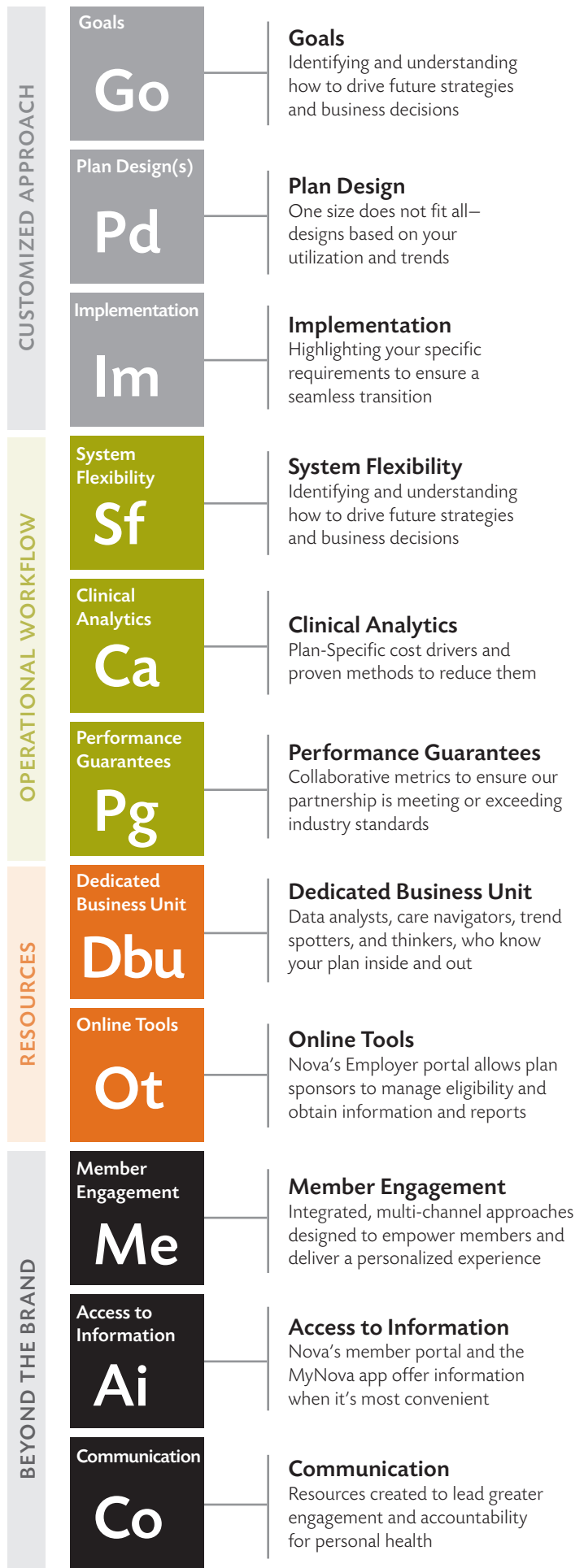
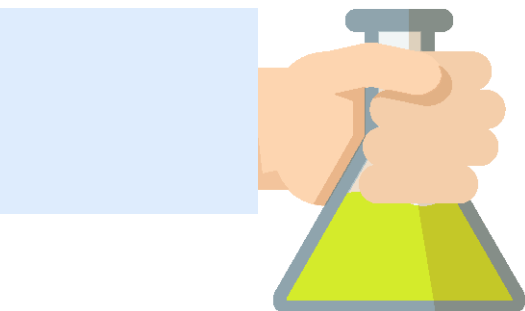
Exploring unfamiliar territory can be daunting, but selecting the right guide can lead to healthier members and more cost-effective health care outcomes. The industry is changing at a rapid pace. Innovative, customized plan designs with your success in mind is Nova's priority.

Assuming the obligations of an insurance company can be intimidating, and working with a TPA simply administering your plan without analyzing plan utilization could result in unnecessary claims and overall higher costs. In a self-funded arrangement where the data is all yours to analyze, you can't do it alone. You need a partner to help you make use of the data you have and make recommendations to improve plan performance.

With the right partner, health care expenses are reviewed and analyzed, allowing self-funded plan sponsors to reduce medical spend while improving health outcomes for your members.

Nova is more than a TPA – we're health plan stewards.

Think of Nova as a guide who takes you through the ever-changing health care industry. Our team of specialists manage, monitor and measure your plan as we develop strategies tailored to your unique needs. Nova works to enhance your employees' health and ensure sustainable health care costs.





Before embarking on your self-funded journey, make sure you're working with a partner that provides:

Custom Solutions

- Plan design recommendations based on your plan's unique utilization and trends
- Expert cost and care management
- Innovative solutions to maximize cost savings
- Alternative options to raising employee contributions

Personalized Service

- High-quality service for clients' plan participants
- Analysis of plan-specific cost drivers and proven methods to reduce them
- Strategies to improve health outcomes
- Accurate reporting with real-time data

Access to Care & Information

- Nationwide network access, narrow network experience, & reference-based pricing programs
- Aggressive cost containment negotiation on out-of-network claims
- Employer and member portals offering access to information when it's most convenient
- Member app and care navigators to help guide care

If your current partner can't deliver these, work with one that can: **Nova**.

As your health plan guide, Nova works to provide unique resources and customized recommendations specific to your plan performance. Off-the-shelf recommendations are developed through experience and custom solutions are designed to meet the needs of each client. You're not another number with Nova, and you won't pay extra!

Our Story

Evolving over the last 30 years, Nova aims to manage trend to reduce health care spend and improve health plan performance. Headquartered in Buffalo, NY, Nova is a wholly-owned affiliate of Independent Health.

One size does not fit all. We work with flexibility to provide the solutions you need in the way you need them including medical, dental, vision, COBRA, reimbursement account administration, and private-labeled partnerships. Nova provides clients with unique cost management and customized health plan strategies through personalized service.

We partner best with clients open to innovative approaches to plan management. Our growth demonstrates clients and brokers are ready to take their benefit solutions to the next level.

Why Nova

As careful, responsible stewards we take our job seriously. Health care isn't about saving money by reducing care, it's about spending it wisely and ensuring the most appropriate care. We are data analysts, care navigators, trend spotters, and thinkers. Every aspect of our business aims to support broker partners, our clients and their members to take the complex out of a complicated health care system.

We are an innovative health care solutions company. We have people who promote out-of-the-box thinking, processes that generate a holistic approach to plan management, and the integrated technology to build optimized solutions to meet your specific needs. Looking for more than the status quo? You found it.



Questions? Drop us a line.

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