



MedPlanEval User's Manual

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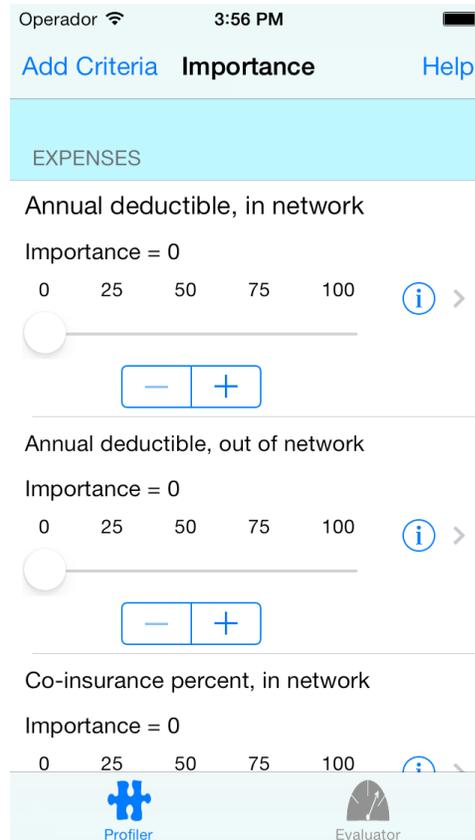
Introduction

Overview

MedPlanEval is an Apple iPhone/iPad application that facilitates the process of selecting the best medical plan for your individual needs. Whether you are selecting from the plans provided at your place of employment, from your State's insurance exchange, or the Federal Government's insurance exchange you need help in weighing all the alternatives to make the best decision for yourself or for your entire family. There are two distinct phases to the MedPlanEval process: deciding what medical plan criteria is most important to you based on your particular needs and then evaluating each of the insurance plans under consideration based on those criteria.

Criteria Setup

Profiler Tab has a list of the most common health related events covered by most any insurance plan. These events are not always relevant for everyone so we treat them as criteria by adding an importance factor to each.



Initial Criteria Profiling Screen

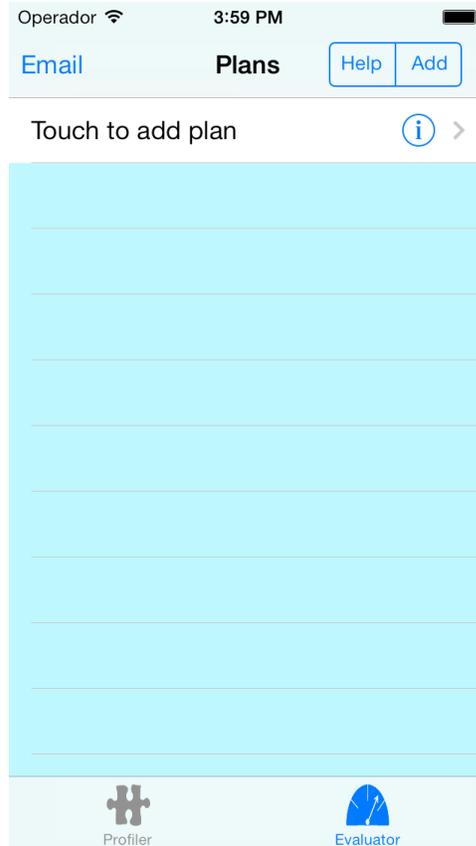
1. All of the criteria in list has their importance factor is set at zero initially. Every person's needs are different so while one person may need good coverage on drugs given that they suffer from a chronic illness that requires maintenance prescriptions someone else may be more interested in preventive medicine coverage.
2. Scroll through the list of criteria to locate the ones that are important to you. If you can't find a specific criterion that you need, you can add your own by touching the Add Criteria button at the top of the Profiler view.
3. The criteria are grouped into 12 sections: Expenses, Prescription, Inpatient, Outpatient, Preventive, Therapy, Family, Rehab, Mental, Detox, General, and Other. Initially they are arranged in alphabetical order within their section.



4. Once you locate a criterion of interest, touch the description and use the slider under it to set how important that particular criterion is to you relative to the others. For example if a criterion is twice as important to you as another criterion assign double the importance to it. For example if one is 80, the other should be set at 40. If the criterion is not relevant to your situation, leave it at zero and it will not be used to rate the medical insurance plans.
5. If you find it hard to set the value to the exact importance level you require, use the plus-minus button under the slider. It will increase or decrease the importance by one each time you touch the button.
6. Once a criterion has an importance factor assigned, its position in the list will change within the section. The criteria with importance factors assigned will appear first, followed by the ones with zero importance.
7. Once you set up the importance factors for the criteria that are important to you, those criteria will be used to rate all the medical insurance plans. The importance factors will remain the same, unless of course you change your mind as the importance factors assigned.

Medical Insurance Plan Setup

1. Touch the evaluator (speed gauge at the bottom right) to start evaluating medical insurance plans.
2. Initially there are no plans on the list. Touch the Add button at the top right hand side or the default row on the list that reads "Touch to add plan".



Evaluator Tab

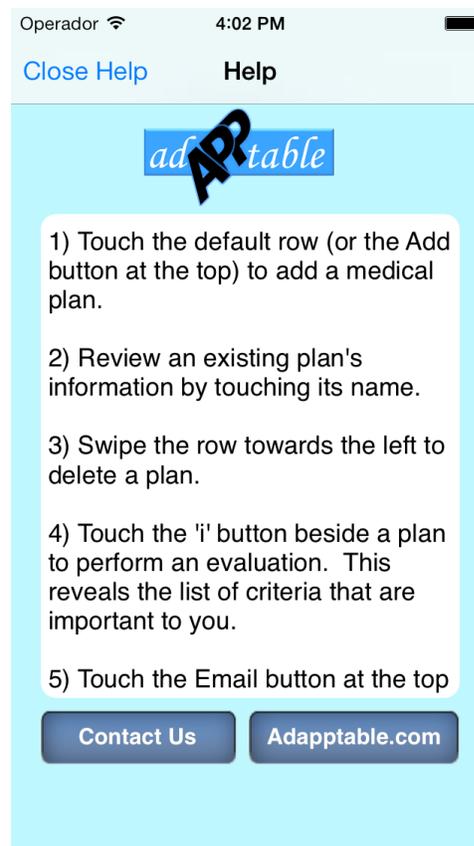
3. Enter the name of the insurance company and the name of the insurance plan that you would like to evaluate.
4. Continue to add more plans until you have entered all the plans under consideration. Once all the plan names are entered, you are ready to start evaluating them.
5. To evaluate a plan, touch the one of the criteria listed under it. This will bring up the performance screen. This screen will show a list of the levels that were defined for the selected criterion. The best that a medical plan can offer appears at the top of the list and the worst at the bottom.



6. A line appears across the middle of the screen that shows the current rating. Slide your finger up and down the screen, to change the rating. If the line is all the way at the top of the first level the rating equals the maximum of the scale, which is normally set at 100. If the line is all the way at the bottom of the last level in the list, the rating will be zero.
7. Once all criteria have been rated, the evaluate screen will show the plan's overall score. The overall score is a combination of the importance of the criterion and how the criterion was rated during the evaluation period.

Help

The app provides access to a “Help” screen for every step of the MedPlanEval workflow. At any point in the process, simply touch the “Help” button at the top of the screen to obtain a summary of the screen's functionality and how to perform tasks in that screen. The help text can be scrolled and the help screen provides buttons to contact customer service or navigate to the Adaptable, LLC web site.



Typical Help Screen



Profiler Tab

Adding and Editing Criteria

The app comes pre-loaded with more 106 criteria organized into 12 sections that can be used to start evaluating immediately. These criteria can be deleted if they are irrelevant to your situation, edited if they do not match your requirements, or new ones can be added if a fit cannot be found.

Editing a criterion is accomplished by touching the “i” button at the right of each criterion. The edit criteria screen shows the criterion’s section, title, and its description. Change them to more precisely match your needs. Every criterion must have a unique title so if a title is entered that already exists on the list, the option of replacing the existing criterion or going back to change the new criterion’s title is provided.

Deleting a criterion is accomplished by swiping the row where the criterion is located and touching the “Delete” button that appears after the swipe gesture.

Criteria can be added to the app if the one supplied are insufficient to accurately capture your requirements and/or priorities. To add a custom criterion, touch the “Add Criteria” button at the top of the Profile screen.



Operator 4:03 PM

Cancel Add Criterion Help Done

Section Title:

Criterion Title:

Criterion Description:

Criterion Max: 100

Levels Defined: 0

Show Levels

Initial Criteria Add

Operator 4:04 PM

Cancel Criteria Detail Help Done

Section: Expenses

Criteria Title: Annual deductible, in network

Criteria Description: The amount you pay for covered in network expenses first, before an insurance plan begins to pay benefits. Some plans require deductibles for all services, some for just certain types of services; others require no deductible at all.

Criterion Max: 100

Levels Defined: 5

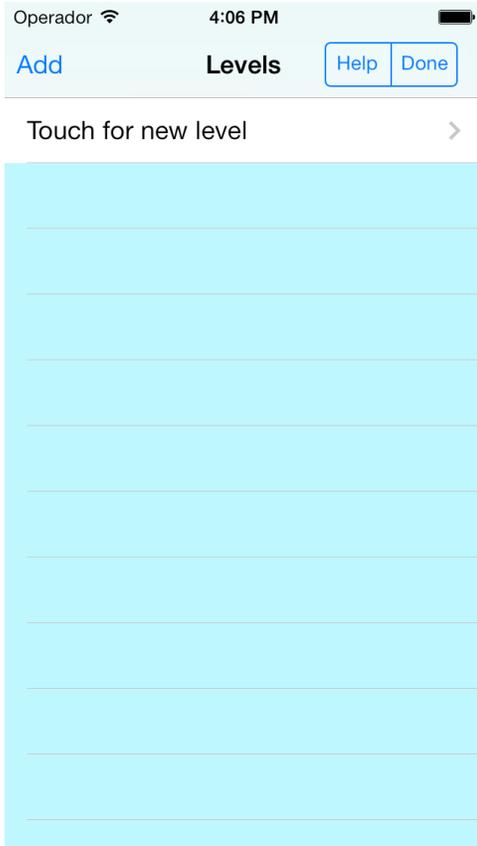
Show Levels

Edit Criteria

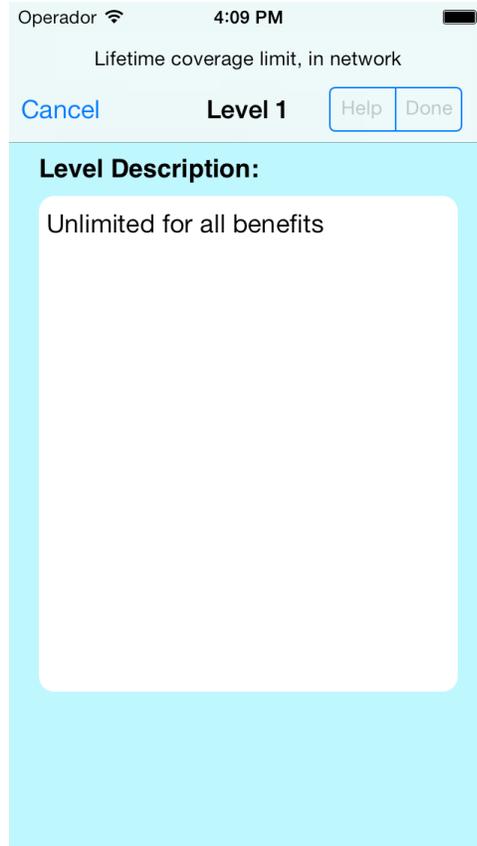
The add criteria screen includes a section, a criterion title, a criterion description, the maximum value that will be used for the importance slider, and a list of levels that define how well an insurance plan deals with the criterion/issue in question. The maximum value for the criterion importance is pre-set to 100 but can be changed if required.

Once a section, title, and a description have been entered, you must provide at least two levels that can be used to rate how well a plan meets the requirements of the criterion. As a reference, touch the detailed disclosure button of an existing criterion to see an example. The more levels are defined the easier it will be to evaluate a plan on a sliding scale during the evaluation phase of the process. For example the first of the “Annual deductible, in network” criterion has the following description:

“The amount you pay for covered in network expenses first, before an insurance plan begins to pay benefits. Some plans require deductibles for all services, some for just certain types of services; others require no deductible at all.”



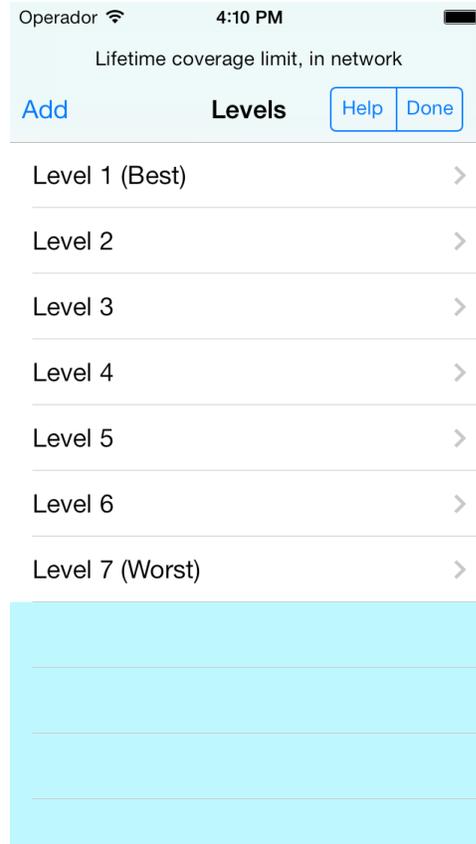
Empty Levels List



Add Behavior Screen

It has a maximum importance slider value of 100 and a total of five levels. The levels are:

1. None
2. Low
3. Medium
4. High
5. Highest



Levels List

Note that the first level entered must reflect the best coverage that a plan could provide for the criterion in question. This order is critical to the correct evaluation of a medical plan during the evaluation phase. We recommend the levels are written down and re-arranged until they are in the appropriate order before entering them into the app. New levels are added to the bottom of the list. If a level is entered out of order, swiping the entry and touching the “Delete” button deletes it.

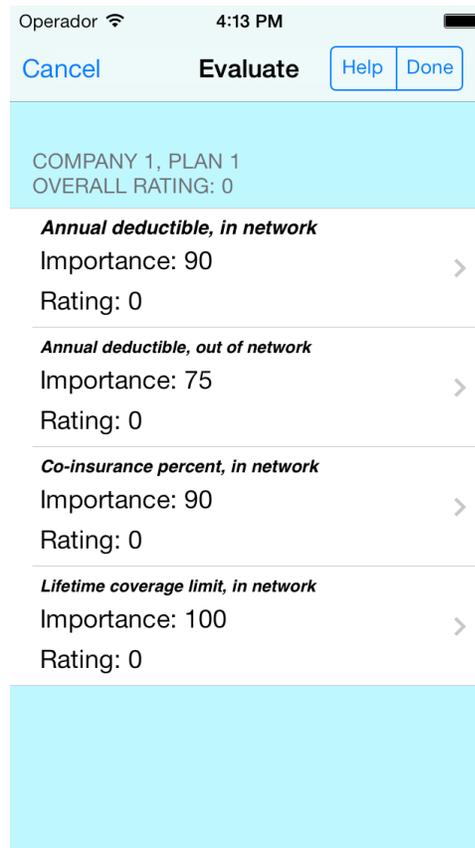
Once the levels are entered in the correct order, touch the “Done” button at the top of the levels screen. If two or more levels have been defined, also touch the “Done” button at the top of the add criterion screen. The new criterion will now appear in the section defined for it in alphabetical order with an importance of zero ready to be used to evaluate any medical insurance plan. Before a criterion appears in the evaluation, its importance must be set to something other than zero.



Evaluator Tab

Evaluating Plans

Touch the “i” that appears to the right of the plan’s name to begin the evaluation. The evaluate screen shows the name of the company that provides the plan and the plan’s name and the plan’s overall rating. Since no evaluation has taken place, the initial rating is zero.

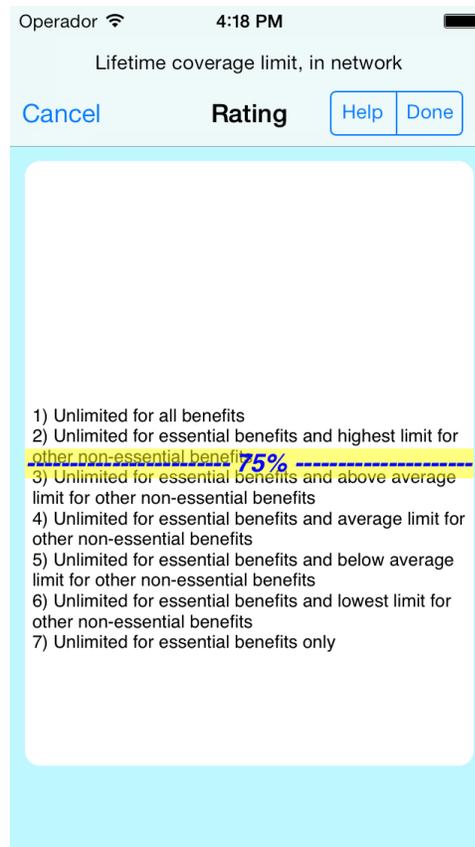


Evaluate Plan Screen

This screen also has a list of the criteria that were selected and an importance level assigned. Each criterion will be listed in a row along with the criterion importance (as defined during the profiler phase) and the current rating for that criterion. The initial criterion rating is zero.



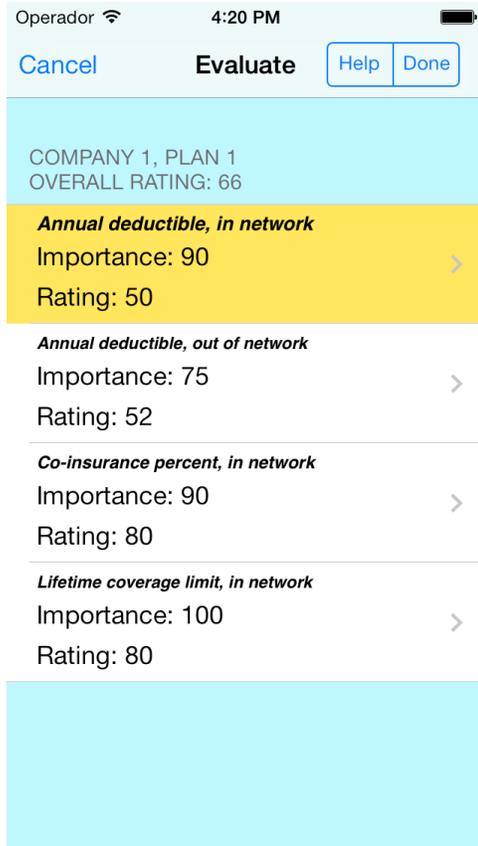
To evaluate the plan's offer relative to any of the criteria in the list, touch the desired criteria. This will bring up the performance screen. This screen will show a list of the levels that were defined for the selected criterion. The best that a medical plan can offer appears at the top of the list and the worst at the bottom.



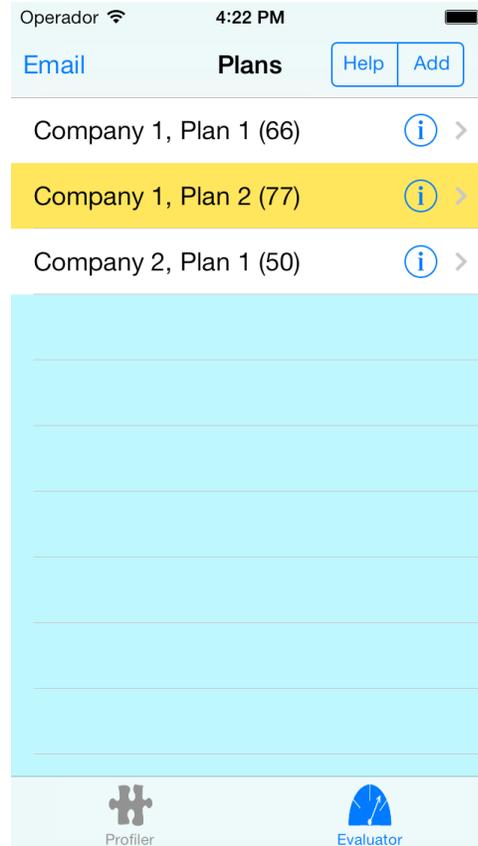
Behavior Evaluation Screen

A line appears across the middle of the screen that shows the current rating. As a finger slides up and down the screen, the rating will change to reflect the level currently under the middle line. If the line is all the way at the top of the first level the rating equals the maximum of the scale, which is normally set at 100. If the line is all the way at the bottom of the last level in the list, the rating will be zero. You can assign a rating between zero and the maximum by sliding your finger up and down the screen.

After reading what each plan offers for this particular criterion assign a rating that reflects how good (or bad) this plan compares with the others you are considering. Once the appropriate rating shows up on the line in the middle of the screen, touch the "Done" button at the top of the screen. The evaluate screen will re-appear and show the rating for the selected criterion. Continue evaluating the other criteria shown in the list to get the overall plan rating. The plan's rating changes every time a criterion is rated.



Evaluation with Four Criteria



Evaluated Plans

Once all criteria have been rated, the evaluate screen will show the plan's overall rating. The overall rating is a combination of the importance of the criterion and how the criterion was rated during the evaluation period. If the plan's offer rates equally well in two different criteria, the criterion with the most importance will contribute more to the overall rating than the one with a lesser importance factor. By the same token, two criteria with the same importance will contribute different amounts to the overall rating based on how each criterion was rated.



Emailing Results

The "Email" button on the evaluator screen composes an email message that contains all of the plans that have been evaluated with the individual rating for each criterion. The user can enter the recipient's email address before sending the information. This is useful to share your results with others that are in a similar situation as you.