

Nayya

Recommendations Philosophy



Nayya's approach to benefits recommendations

While comprehensive benefits packages give employees plenty of choices, without a data-driven, holistic recommendation on what to choose, employees are at risk of underutilizing or overspending on their benefits.

Nayya optimizes benefits spend by ensuring adequate coverage while safeguarding against financial strain.

Fueled by data from billions of external consumer data points such as medical claims and provider networks, as well as each individual employee's self-submitted data, Choose leverages machine learning, supported by actuarial expertise, to provide a truly personalized recommendation.



Our recommendation engine looks at four main pillars

- 1 Factors in health** from various inputs including previous healthcare utilization, current conditions, and existing prescriptions
- 2 Looks at total wealth and spend ability** via optional inputs like household income, current savings, and existing assets and debt
- 3 Evaluates potential additional benefits needs** due to instances such as upcoming procedures and planned life events
- 4 Understands individual employee preferences** around things like specific provider affinity and overall risk tolerance

Our unique methodology



How it works

First, Nayya ingests the details of each available plan and employee class, looking at types of plans, networks associated with the plans, and the types of benefits being offered within each plan. Through Choose, each employee can share additional data based around the four pillars. Nayya then analyzes these inputs and applies a ranking methodology to match each employee with the best-fit plan(s) for them.

Unlike other recommendation platforms, which take a more rigid, cost-estimation approach to pairing employees with benefits options, Nayya's ranking methodology allows for the additional nuance provided by the user-submitted information. This allows for a hyper-personalized recommendation.

Machine learning, with a human touch

Additionally, Nayya uses a "human-in-the-loop" (HITL) model in our machine learning training process. Through this process, a team of certified, trained actuaries provide feedback on the outputs that Nayya creates, which our model is continuously retrained on.

The result is a continually improved algorithm and ultimately, the best recommendations with employee health and financial protection in mind.