

CASE STUDY

Benefits consulting firm transforms risk strategy and client outcomes with **Group Health predictive analytics solution**

Michigan Planners integrated Gradient AI's SAIL™ Solution directly into their consulting workflows, providing their clients with a stronger projection of risk and improved outcomes.

The challenge

Michigan Planners, a benefits consulting firm serving small, mid-size, and larger employer groups (25–2,000 lives), faced a convergence of industry and operational challenges.

- Rising healthcare costs: Clients experienced double-digit increases across multiple renewal cycles
- Limited claims visibility: Especially in the 25–100 life segment
- Reactive decision-making: Traditional data only showed historical performance
- Bandwidth constraints: Manual data gathering and anecdotal assessments
- Difficulty evaluating funding strategies: Limited confidence in recommending self-funding, captives, or alternative plans

The solution: Embedding predictive intelligence

To overcome these limitations, Michigan Planners implemented Gradient AI's SAIL Solution, integrating predictive analytics directly into their consulting workflows. Rather than treating analytics as a one-off exercise, the firm embedded these insights into its core client engagement model, particularly in annual planning and renewal conversations.

This shift enabled the team to **move from reactive reporting to proactive advising**, giving clients

not just a clearer understanding of their current state, but a forward-looking view of risk and opportunity.

With SAIL, Michigan Planners gained:

- Predictive risk scoring and claims forecasting
- Immediate access to insights without relying on carrier lag
- The ability to model plan and funding strategies
- Scalable analytics across all client segments

Key outcomes & use cases

1. Deeper insights equals more strategic client conversations

One of the most immediate impacts of SAIL was a transformation in how Michigan Planners engages with clients. Previously, conversations were often grounded in historical reporting and generalized assumptions. Now, discussions are anchored in specific, data-driven insights that clearly identify what is driving costs—and what actions to take.

This shift has elevated Michigan Planners' role from broker to strategic advisor.

"Gradient opens the door for deeper dialogue and more meaningful solutions based on each client's needs."

— Kurt Swartz Managing Partner
Michigan Planners

Impact:

- Clear identification of cost drivers (e.g., pharmacy vs. chronic conditions)
- Data-backed recommendations that build trust
- More proactive and strategic client engagement

2. Custom plan design & funding strategy optimization

With a clearer understanding of each group's unique risk profile, Michigan Planners can now **design highly tailored benefit strategies**. Instead of defaulting to incremental plan changes, the team can evaluate and confidently recommend a broader range of solutions aligned to each client's needs and risk tolerance.

This has been especially valuable in helping clients explore more sophisticated funding options that were previously difficult to assess.

Example: Small Employer (~50 lives)

A company offering rich benefits for recruitment struggled with rising costs but lacked visibility into why.

Prior to SAIL:

- Hesitant to consider partial self-funding
- Anecdotally led to believe high medical costs were looming
- Adverse to taking on additional risk

With SAIL:

- Insights to actual claims data
- Able to project costs for the next 12 months
- Empowered to make benefit/funding changes with confidence
- **Projected savings ~ \$200,000**

3. Accurate claims prediction & risk forecasting

A major limitation of traditional carrier data is that it often lags by months and focuses on the past. Michigan Planners needed a way to anticipate future risk, not just explain past performance. SAIL addressed this gap by providing predictive

insights that enable earlier and more informed decision-making.

This forward-looking capability has fundamentally changed how the firm prepares clients for renewals and long-term planning.

Impact:

- Early identification of high-cost claimants
- Mid-year strategy adjustments
- More predictable renewals

"Most carriers are good at telling you what happened. They don't do a great job of telling you what's coming next—that's where we lean heavily on Gradient AI."

— Aaron McDonald, Chief Strategy Officer
Michigan Planners

4. Expanded capabilities for mid-market clients (25–500 Lives)

Historically, mid-sized employers have lacked access to the level of analytics available to larger organizations. This created a gap in Michigan Planners' ability to deliver consistent, high-quality insights across its client base.

With SAIL, that gap has effectively been closed. The firm can now provide sophisticated risk analysis regardless of group size, allowing them to better serve their core market.

Impact:

- Enterprise-level insights for smaller groups
- Filling gaps in limited or missing claims data, leading to more confident recommendations
- Expanded ability to compete and grow within target segments

Example: Mid-Market Employer (~100 lives)

Michigan Planners and their client sought an alternate funding solution from the carrier but were denied, based on data from a Gradient AI competitor.

- Michigan Planners leveraged **SAIL** population data insights to support their recommendation.
- Client was accepted into the program.
- **Alternate funding option delivered cost savings to the client.**

“Interestingly, that carrier now uses Gradient AI as their determining factor in considering funding solutions.”

— Kurt Swartz, Managing Partner
Michigan Planners

5. Increased efficiency & bandwidth

By automating and streamlining processes, Michigan Planners has freed up significant internal bandwidth, allowing the team to focus on higher-value strategic work.

Impact:

- Faster analysis and reporting
- Reduced manual workload
- Greater scalability without additional staff

“We don’t have to spin our wheels on manual conversations anymore. We can go straight to the data and get answers quickly.”

— Aaron McDonald, Chief Strategy Officer
Michigan Planners

6. Competitive differentiation & growth

Beyond operational improvements, SAIL has become a powerful differentiator in the marketplace. Michigan Planners can now clearly demonstrate the “why” behind their recommendations, setting them apart from competitors who rely on more generalized approaches.

This has strengthened both client retention and new business acquisition efforts.

Impact:

- Stronger positioning in competitive bids
- Increased credibility with prospects
- New opportunities in complex scenarios

Operational impact

Improved processes & workflows

The integration of SAIL has standardized and streamlined Michigan Planners’ internal processes, creating a more efficient and repeatable approach to risk analysis and client engagement.

“Leveraging Gradient AI’s SAIL™ Solution has been a game changer, not just defensively, but in winning new business. Most agencies don’t have this level of insight.”

— Kurt Swartz, Managing Partner
Michigan Planners

Impact:

- Consistent analytics across all accounts
- Faster turnaround times
- Simplified internal workflows

Enhanced client engagement

With real-time and predictive insights readily available, Michigan Planners can engage clients earlier and more often in the planning cycle, shifting from reactive to proactive service.

Impact:

- More frequent and strategic touchpoints
- Earlier education on funding strategies
- Better long-term planning

Client & financial impact

Cost control & profitability

By aligning plan design with actual and predicted risk, clients are better positioned to control costs and improve financial outcomes. Rather than applying broad cost-cutting measures, interventions are targeted and effective.

Impact:

- Reduced unnecessary spend
- Improved financial predictability
- Better ROI on benefits investments

Smarter decision-making

Clients now have access to clear, data-driven insights that support confident decision-making across plan design, funding, and long-term strategy.

Impact:

- Reduced reliance on assumptions
- Increased confidence in strategic changes
- Better alignment between benefits and workforce needs

Partnership with Gradient AI

Michigan Planners views Gradient AI not just as a vendor, but as a collaborative partner that has evolved alongside their needs. From implementation through ongoing use, the relationship has been marked by responsiveness, flexibility, and continuous improvement.

Partnership highlights:

- Collaborative development of client-facing deliverables
- Ongoing enhancements based on feedback
- Strong support and ease of use for internal teams

"The Gradient team has been phenomenal helping us create deliverables that are easy for both our team and our clients to understand."

— Kurt Swartz, Managing Partner
Michigan Planners

What's next

Looking ahead, Michigan Planners plans to further expand its use of predictive analytics to deepen client relationships and drive additional value. This includes enhancing reporting capabilities, increasing adoption across its client base, and continuing to refine its advisory model.

Future focus areas:

- Expanded use of predictive modeling
- Enhanced reporting and visualization
- Earlier and more proactive client engagement
- Continued market differentiation

Conclusion

By embedding SAIL into its core consulting approach, Michigan Planners has successfully transitioned from a reactive, data-limited model to a proactive, insight-driven strategy.

Key measurables:

- Stronger client relationships
- Better financial outcomes
- Scalable growth without additional resources

The result is a more efficient organization, stronger client outcomes, and a clear competitive advantage in a rapidly evolving benefits landscape.

Client Overview: About Michigan Planners

[Michigan Planners](#) specializes in providing comprehensive employee benefits solutions to businesses of all sizes, from small to large enterprises. With decades of experience, their team delivers personalized service and expert guidance, ensuring tailored benefit plans that meet the unique needs of each organization. Beyond employee benefits, they offer individual coverage and Medicare products, helping individuals and retirees navigate their healthcare options with confidence. Michigan Planners is committed to being a trusted partner, delivering solutions that protect and empower workforces, while providing peace of mind for individuals and families.

To learn more about Michigan Planners, please visit www.miplanners.com and follow Michigan Planners on [LinkedIn](#), [Facebook](#), [Youtube](#), and [Instagram](#).

Interested in learning more about how predictive analytics can transform your claims organization? Let's start the conversation.

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