(54) **APPARATUS AND METHOD FOR COMPARING RATE PLANS ON A NET-NET BASIS**

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(57) **ABSTRACT**

An improved apparatus and method for comparing a plurality of rate plans on a net—net basis comprising a computer having a database, the database comprising rate plan characteristics for a plurality of rate plans; an input terminal operatively connected to the computer for entering data; a comparison program executing within the computer for comparing rate plans using the entered data; and an output terminal operatively connected to the computer for reporting the results of the comparison program is used to allow consumers to obtain true net cost comparisons of from a plurality of service plans from one or more service providers. Data are obtained from historical data or theorized and then normalized into appropriate per-second, per-block, or other categories for comparison for each of a set of categories describing the rate plans. Adherence to and influence of differing rate plan options are automatically calculated, and the net result of each rate plan is presented to the consumer for side-by-side comparisons. If an alternative rate plan is attractive to a service provider client, the client or its agent may opt to subscribe to that rate plan in place of the current rate plan, and the service provider notified accordingly.

**59 Claims, 6 Drawing Sheets**