



Infosys Public Exchange Onboarding Solution

Infosys®
Public Services

Building
Tomorrow's Enterprise

Exchange Participation: Opportunities and Challenges

Public Exchanges are set to fundamentally transform the US health insurance marketplace. Nearly 40 million uninsured and an equal number of underinsured are expected to purchase insurance through Exchanges. Larger employers may also turn to Exchanges to buy health coverage for their employees when that option becomes available.

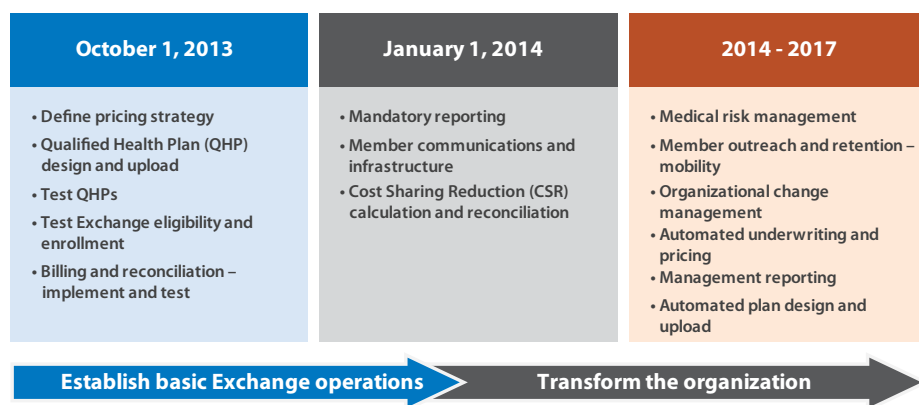
Participation on Exchanges holds the key to growth for healthplans, however onboarding will not be a 'business as usual' exercise. Exchange participation will impact nearly all payer functions and supporting systems. Challenges like evolving requirements, improved member communications, subsidies, and tax credits will impact existing business models. Currently, healthplans are more focused

on meeting immediate onboarding requirements and timelines and not the broader organizational transformation needed to leverage Exchanges effectively.

Success in the Exchange world requires a strategic approach that aligns immediate onboarding tasks with long-term transformation to enable Exchange-led growth.

Exchange Participation: Transformation in 3 Stages

Healthplans need to view Public Exchange participation as broad organizational transformation that takes place in three distinct stages. In the first stage, they need to establish basic Exchange operations to meet the October 1, 2013 requirements. In stage 2, healthplans need to cover requirements for open enrollment on January 1, 2014 and gear up for stage 3 which will require transformation of business models over the next few years to thrive in the Exchange world.



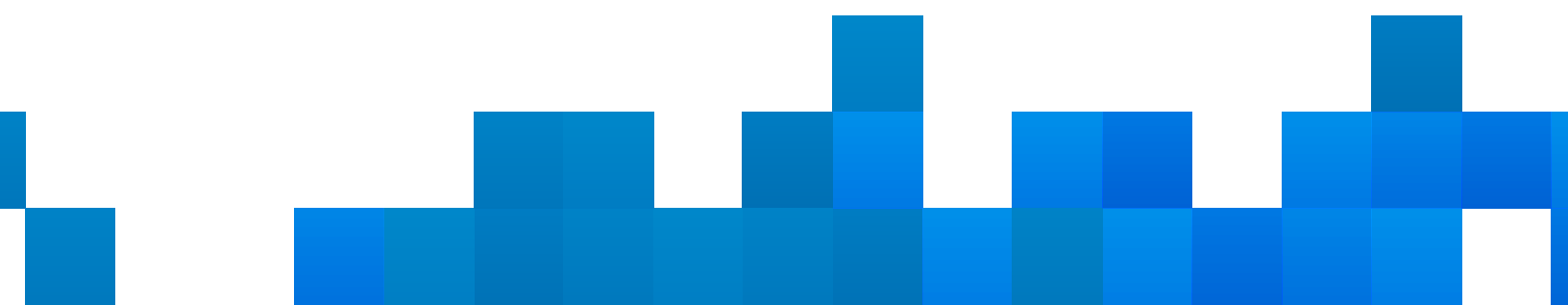
Infosys Value Proposition

Components and services to support healthplans at each of the 3 stages of Exchange-related transformation

Accelerators to fast-track onboarding, minimize changes to internal systems, and reduce implementation costs and efforts

Scalable and adaptable architecture built on service-oriented architecture (SOA) concept to support evolving requirements

Best practices from Public Exchange implementation
Proven expertise from payer Exchange onboarding programs



Infosys Public Exchange Onboarding Solution

Infosys Public Exchange Onboarding solution is an integrated offering that simplifies and fast-tracks Exchange participation for healthplans. Solution's accelerators and services enable healthplans to execute the three-phased participation approach successfully and leverage Exchanges effectively.



Consulting | Integration | Program Management | Testing and Validation | Operations Support

Accelerators for Exchange Onboarding

Accelerator	Benefits
Member Retention Analytics	Analytics dashboard increases member retention by up to 40%
Call Center Integration	Reference architecture to build/update contact center
HIPAA 5010-Exchange 834 Companion Guide (CG) Gap Analysis	Framework to speed up electronic data interchange (EDI) remediation by up to 10%
Cost Share Reduction	Integrated system for calculating difference between claims at higher and base actuarial value and reconciliation reporting to Centers for Medicare and Medicaid Services (CMS)
Billing & Reconciliation	Turnkey SaaS solution for premium billing and reconciliation
Medical Loss Ratio (MLR) Optimization	Predictive MLR analytics dashboard to support Affordable Care Act (ACA) MLR compliance
SERFF Data Creation	Automated process to create, validate and upload System for Electronic Rate and Form Filing (SERFF) data
Network Adequacy Analytics	Network access analysis for network optimization and compliance monitoring
Compliance Matrix	Framework for accelerated compliance with regulations and guidelines
Reporting and Data Management	Automated reporting system with pre-designed templates for mandatory Exchange and internal management reporting



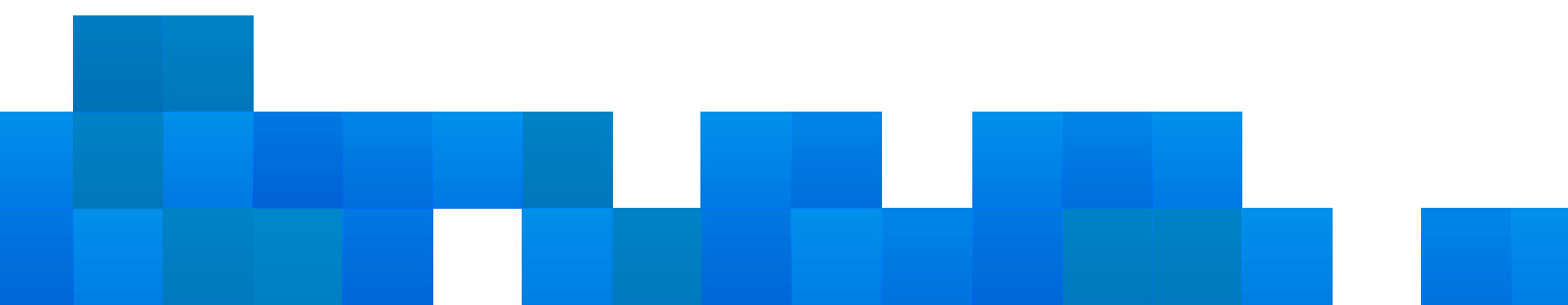
Case Studies

Washington, D.C.

Implementation of the District of Columbia **Access System (DCAS)** – a state-of-the-art health and human services solution. DCAS will determine eligibility and enroll 240,000. **D.C. residents** – individuals, families, and small businesses in health insurance programs through the Exchange's online marketplace.

Multistate Medicaid and Medicare Healthplan

Assessed impact of Exchange participation on healthplan processes and systems. Development of a comprehensive remediation strategy to simplify and accelerate participation on State Exchanges.



About Infosys Public Services

Infosys Public Services, a U.S. based subsidiary of Infosys (NYSE:INFY), is a leader in business consulting and technology solutions. We partner with healthcare and public sector organizations to help them stay ahead of the innovation curve. Our solutions, combined with execution excellence and proven best practices, allow clients to optimize their operations today while building tomorrow's enterprise.

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