IHEALTHANALYTICS - MEMBER LIABILITY ESTIMATION SOLUTION

As Consumer Driven Health Plan (CDHP) products continue to gain traction with employer groups, patient payment as a percentage of outof-pocket expenses and provider's total revenue will rise further. Health plans are strong proponents of price transparency, believing it is essential to engaging consumers in health decisions. They believe consumers need understandable information about the price and quality of health care services to make informed purchase decisions and hence are investing in transparency efforts to provide comparisons of price, quality and efficiency before a patient takes a service. Though providing an estimate on the cost of care is relatively straight-forward, providing meaningful accurate pricing information relevant to the patient (considering patient's insurance benefits, specific medical condition and expected treatment) is a lengthy & complex process. There is a need for a solution which will not only provide accurate estimates but also follow a simplistic approach without having the payers to make much investment in claims adjudication systems. The Member Liability Estimator (MLE) solution is a statistical model based framework for estimating cost of care and Member Liability at the time of availing the services. The solution generates member liability estimates in real-time, based on payer specific contract details, provider pricing and historical claims data. It generates estimates with accuracy and less processing time leveraging its unique approach of cost estimation and configurable features with interactive member-friendly UI.

Features

Our MLE offering is an interactive web-based tool that combines intelligent statistical model based estimation techniques for estimating cost of care as well as real-time data aggregation for calculating the liabilities based on benefit/plan and provider contract details.

The KEY FEATURES of the tool are:

- Hybrid Model - statistical model for calculating estimated cost of care and a rules engine/claim adjudication engine for real-time calculation of member liability based on benefits data.
- Member level liability estimation based on coinsurance, co-pay, out-of-pocket limits and deductibles.
- Real-time recommendation of service groups for estimation based on pre-configured rules.
- Complaint to ICD-9 and ICD-10 coding standards.
- Quick and accurate response with display of estimation and Cost comparisons between providers.

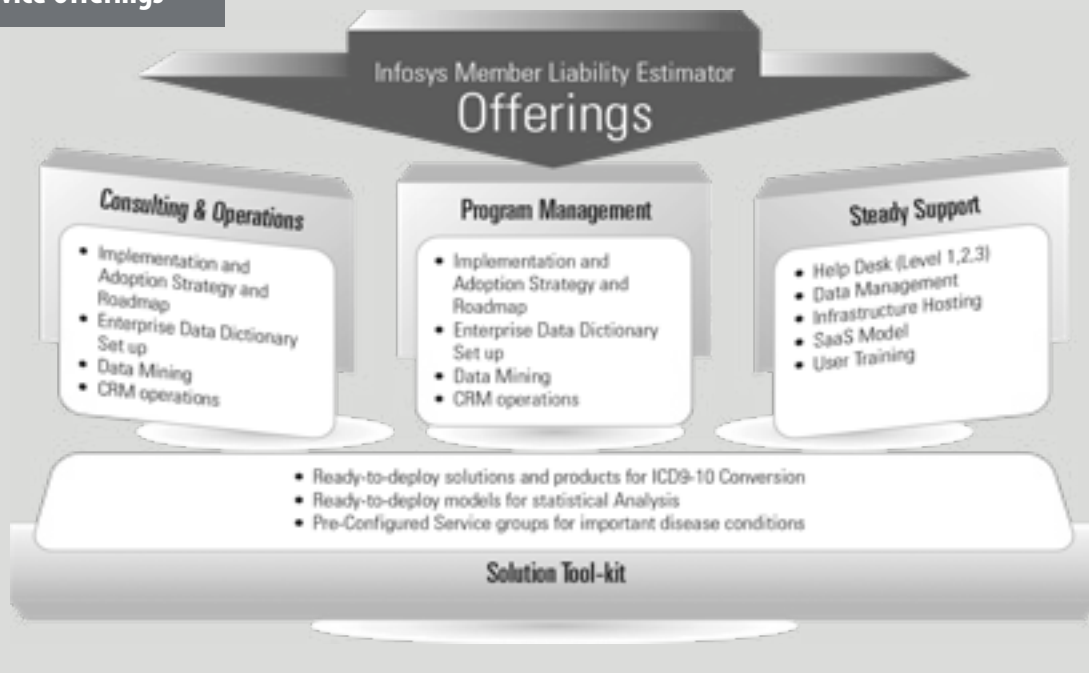*Fig. MLE - Solution application screen snippet*

Benefits

- Real-time member liability estimation, predicting the probable cost of service, upfront visibility around liability with accurate estimates for financial planning
- The statistical model based approach is advantageous over traditional real-time pseudo-claim based approach since it doesn't need any changes to payer systems. The statistical approach also improves performance and addresses various other scalability issues associated with real-time approach.
- Strengthen Provider AR collections based on estimate, speeding up the cash flow
- Lower cost of implementations due to adaptability with existing systems
- Increased Member Satisfaction with accurate financial planning and anticipation and Simple interactive user interface for getting the estimates quickly.
- Strong harmonization of IT solution combined with CRM services.

Infosys Member Liability Estimator
Offerings

Consulting & Operations
- Implementation and Adoption Strategy and Roadmap
- Enterprise Data Dictionary Set up
- Data Mining
- CRM operations

Program Management
- Implementation and Adoption Strategy and Roadmap
- Enterprise Data Dictionary Set up
- Data Mining
- CRM operations

Steady Support
- Help Desk (Level 1,2,3)
- Data Management
- Infrastructure Hosting
- SaaS Model
- User Training

- Ready-to-deploy solutions and products for ICD9-10 Conversion
- Ready-to-deploy models for statistical Analysis
- Pre-Configured Service groups for important disease conditions

Solution Tool-kit

💲 Value Proposition

- **Customizable and Scalable:** This solution has configurable framework across different business intelligence platforms, adaptable with payer as well as CRM systems and hence can leverage existing investments. This Solution is scalable and viable for all claim platforms and is adaptable to all types of data/ communication standards.

- **Accuracy in output due to combination** of statistical as well as real-time data aggregation models, with rule based service groups configured for member's existing health conditions.

- **Competent Resource Pool & Delivery Excellence:** Large number of data mining and statistical modeling consultants, strong CRM operations. Leveraging our engagement accelerators, governance models, process tools, and templates to deliver integration and analytical

⚒ Allied services

iTransform
ICD10 transition Impact and Implementation Services

Facilitates organizational preparedness starting with blue printing and readiness assessment followed by a comprehensive evaluation of all the impacted business functions and application portfolios, finally concluding with testing, pilot execution and Go-Live.

iHealthAnalytics
Healthcare Analytics Solution and Services

Ready-to-Deploy customizable Solutions and Framework for business intelligence based analytics as well as related operational solutions around top priority focus areas in healthcare industry with adaptability towards existing infrastructure of the organizations.

Infrastructure Management

Our Range of Services is geared to keep your operations running smoothly and reduce costs. Services include infrastructure planning, auditing, data center and application management and help-desk services.

IT Strategy Definition

Deliver a strong business case or write a winning grant application by leveraging Infosys Value Realization Method™ for IT Strategy and Roadmap definition, which provides clear visibility into value realization, which is measured as Free Cash Flow.

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Navigate your next

For more information, contact askus@infosys.com