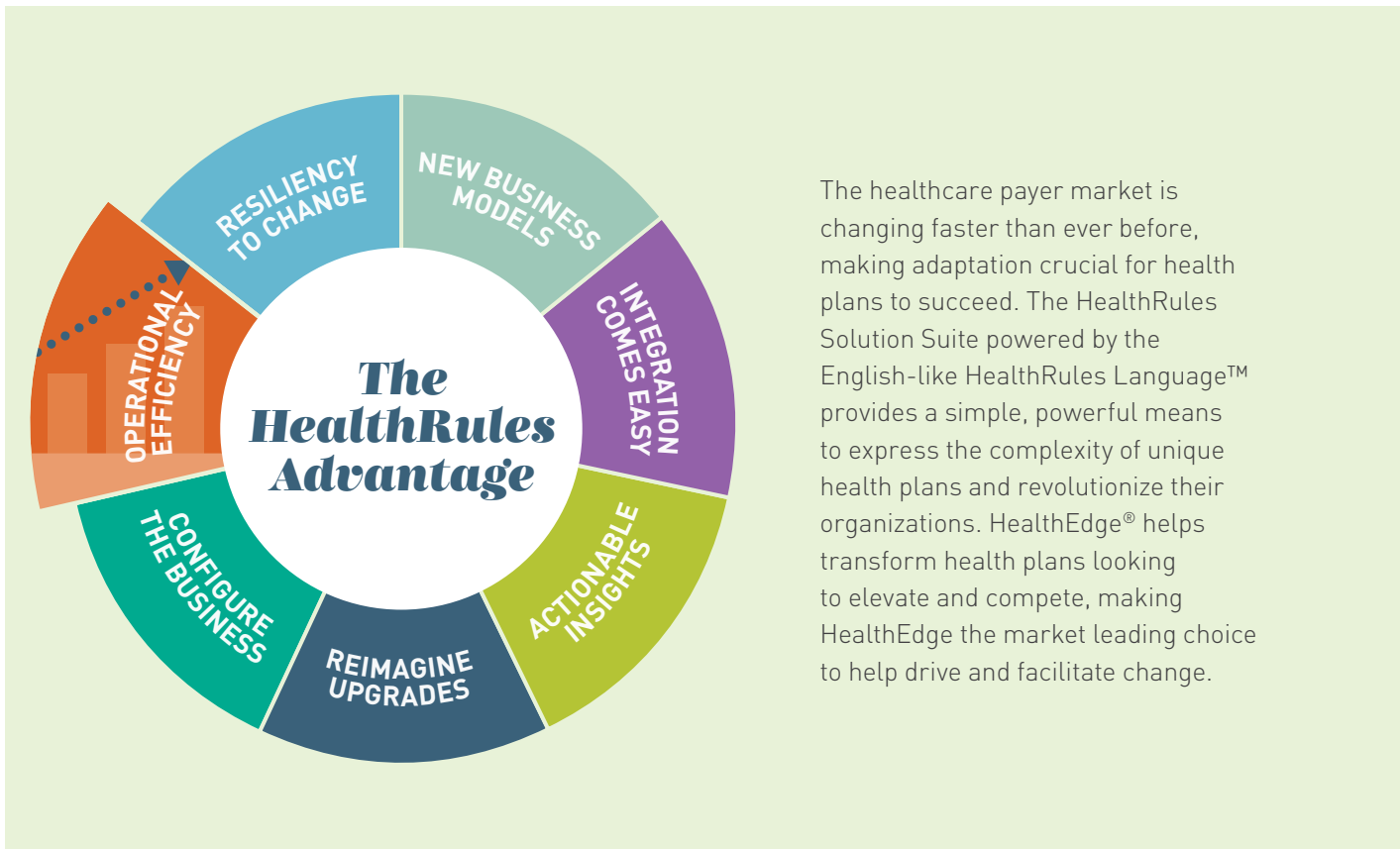


What Sets Us Apart: Operational Efficiency



The healthcare payer market is changing faster than ever before, making adaptation crucial for health plans to succeed. The HealthRules Solution Suite powered by the English-like HealthRules Language™ provides a simple, powerful means to express the complexity of unique health plans and revolutionize their organizations. HealthEdge® helps transform health plans looking to elevate and compete, making HealthEdge the market leading choice to help drive and facilitate change.

As the healthcare industry rapidly grows and evolves, cost pressures continue to weigh heavily on health plans, making it a critical—yet challenging—requirement for insurers to operate in the most efficient and economical way possible. A major challenge holding some health plans back is the reliance on outdated legacy core administration systems. These systems typically feature inefficient navigation designs, lack of intelligent automation and comprehensive workflows, and complex processes forcing manual workarounds to run the business.

The HealthRules® Payor core administration processing solution was built to support not only how health insurers operate today,

but with the flexibility and scalability to handle what the future brings. This simple, powerful concept is what sets HealthRules®

apart from any other core administration platform available, and drives new levels of automation, speed and accuracy, enabling customers to reach unparalleled levels of operational efficiency in the face of shifting market dynamics.

One of a Kind HealthRules Language

The patented, English-like HealthRules Language is the backbone of the HealthRules Solution Suite. It offers payers unlimited flexibility in defining benefit plans, provider contracts and other core business processes. Transparency into configuration enables business resources to build new models without needing IT expertise. Unplanned costs resulting from manual processing and human error are virtually eliminated with this revolutionary language-based approach. With HealthRules Payor, it's your plan's unique rules, using your terms, and your business logic, that is easily understood by everyone.

Superior Automation and Accuracy with HealthRules

High levels of automation and accuracy are foundational pillars for a health plan to achieve operational efficiency, and two of the immediate value savings payers experience when utilizing HealthRules Payor. HealthEdge customers regularly realize **auto-adjudication rates of more than 90 percent**, with well over **99 percent claims accuracy**. Faster and more accurate claims processing helps plans reduce claim backlogs and significantly lower administrative costs.

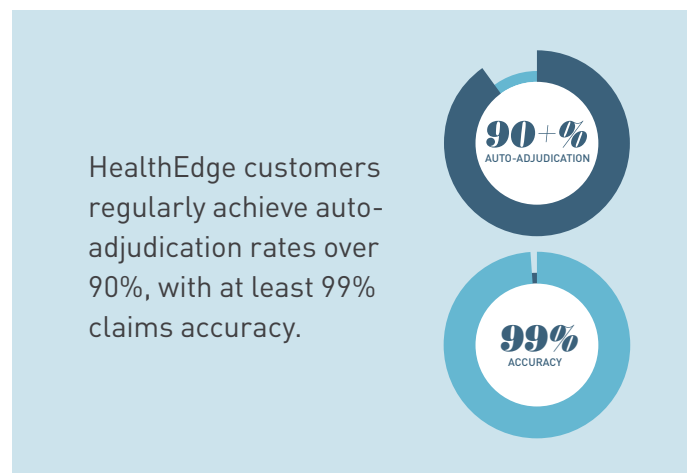
Retroactive Reprocessing

HealthRules Payor includes industry-leading **reprocessing capabilities** that can be

automatically triggered throughout the system by retroactive data or configuration changes. Resulting claims reprocessing as well as invoice and capitation adjustments can be fully automated with no manual intervention or can present in a workbasket for review and approval.

Authorizations

When it comes to claims authorizations, HealthRules Payor **automatically matches authorizations** to claims and gives a line by line view that includes each authorization, thereby removing the guesswork that is often associated with this otherwise time-consuming and manual process.



Intuitive User Interface and Accessibility

The HealthRules Payor user interface has been designed with two key objectives: easy navigation and advanced transparency. Each business area within the health plan has access to a wealth of claims and member data and native automated workflows. Automated processes can be tailored to eliminate interpretation and provide clear, concise, and actionable outcomes. Individual business

analysts can easily customize their home screens and search result grids throughout the application to present important data related to their job functions. All transparency tools and relevant data can be made available to members and providers in self-service portals through the HealthRules® Portal Integration Kit.

Customer Spotlight

After implementing HealthRules, AmeriHealth Administrators achieved a **30 percent increase** in auto-adjudication rates and increased the **financial accuracy of claims to 99.6 percent.**

Drive Down Costs with HealthRules Payor

HealthRules assists health plans with reducing overpaid claims, lowering administrative costs, and decreasing customer service calls. By accurately applying the correct payment amounts the first time, HealthRules Payor helps health plans avoid overpayments, resulting in greater financial accuracy for the business and a reduction in the time and money spent resolving disputed claims.

The HealthRules Advantage

In other core administration systems, high auto-adjudication rates and accuracy are achieved at the expense of one another. With HealthRules Payor, both are readily attainable,

and customers regularly experience higher claims auto-adjudication rates when compared to other systems.

With HealthRules, any business analyst can handle configurations and updates, allowing developers to spend more time focusing on other innovative projects. HealthRules also eliminates the need to maintain unwieldy custom solutions that require substantial and expensive ongoing maintenance and support.

The HealthRules user interface enables a high degree of transparency, clear interpretation of data, rapid response rates, and accurate answers to complex questions. With older systems, integration of data sources with the necessary analysis is cumbersome and expensive, and data with latency cannot be analyzed in real-time. With HealthRules, these issues are neutralized and improvements in member satisfaction are easily achieved.

About HealthEdge

HealthEdge provides modern, disruptive healthcare IT solutions that health insurers use to leverage new business models, improve outcomes, drastically reduce administrative costs and connect everyone in the healthcare delivery cycle. Our next-generation enterprise solution suite, HealthRules is built on modern, patented technology and is delivered to customers via the HealthEdge Cloud or onsite deployment. An award-winning company, HealthEdge empowers health insurers to capitalize on the innovations, challenges and opportunities that await in the new healthcare economy.

For more information, visit: healthedge.com or call: **781.285.1300**