

Roadblocks to Real-Time Adjudication

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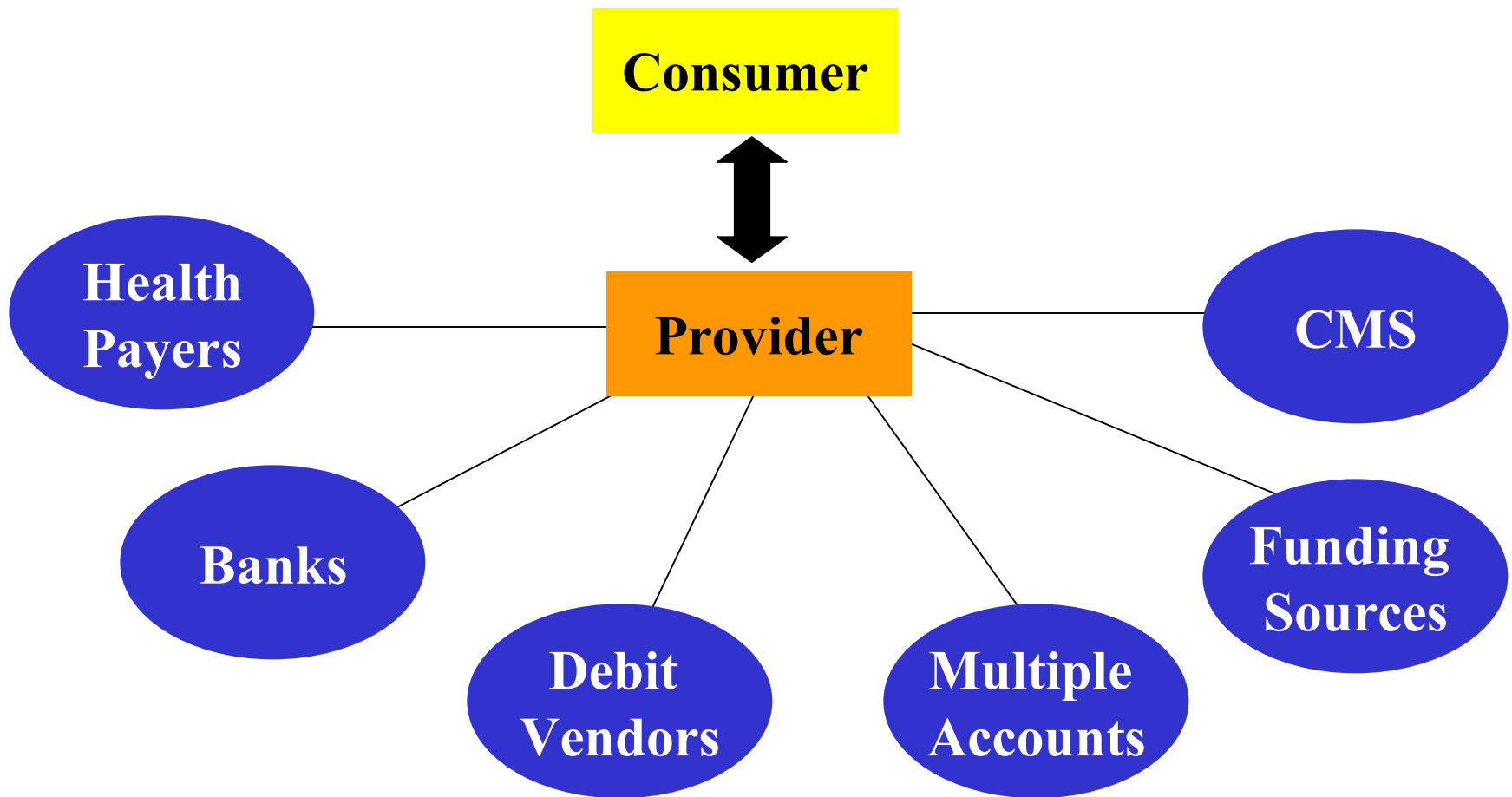
IVANS Healthcare Community

- IVANS healthcare community includes:
 - 30,000 Providers
 - All BCBS Plans
 - Commercial Carriers
 - Clearinghouses
 - Healthcare Information Vendors
- Working with CMS to support access for
 - Part A Intermediaries/MACs
 - Part B Carriers
 - DME MACs
 - Part D Plans / Sponsors
 - Real Time 270/271 (CMS/ MEIC)
 - COBC (Group Health Inc.)
 - Medicare Supplemental Carriers
- Building strong relationships with standards organizations
 - Centers for Medicaid & Medicare Services (CMS)
 - Workgroup for Electronic Data Interchange (WEDI)

Roadblocks to Real-Time Adjudication

- Technology
- Security Issues
- Backend integration
- Payer/provider capability
- Financial business model
- Convergence of healthcare and consumer finance
- Incompatibility of systems
- Need to upgrade claims systems to provide a real-time response
- Clean claims
- Integration with practice management systems

The Integration Challenge

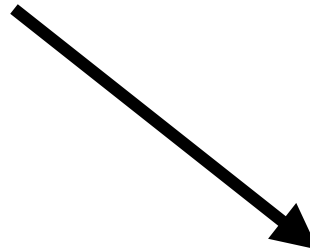


Market Demands

From

Multiple:

- Payers
- Sources of Funds
- Investment Options
- Payment Options



To

Single:

- Consumer View
- Statement
- Service Center
- Card
- Personal Health Record

IVANS Real-Time Medicare Eligibility Solution

E

Select Provider

Smith Medical - M45678

Select Modify Providers Cancel

Medicare Inquiry Pro - Provider: STEVEN SMALL - M12345

File Edit Session Mode View Help

Last Name First Name Middle Name

Health Insurance Claim Number (HICN) Service Type

Date of Birth (DOB) Date of Service

Month Day Year (4 digit) Month Day Year (4 digit)

06 02 2006

Send Eligibility Inquiry Clear / New Inquiry

Inquiry Logs Import Archives

271 Output / Response

- Part A / B entitlement term dates
- Deductible part A
- Deductible part B
- ESRD
- MCO Data
- MSP Data
- Home Health Data
- Hospice
- Hospital days remaining
- Hospital coinsurance days remaining
- Lifetime reserve days
- Skilled Nursing Facility Days Remaining
- Skilled Nursing Facility Coinsurance Days Remaining

IVANS and Claims Adjudication

- Community of users
- Interconnectivity between trading partners – banks, payers, providers, clearinghouses, debit providers
- End-user contracting, billing, enabling
- Claim presentment validation, routing and reporting functions
- Payment tracking
- Participation in CORE
- Support of industry standards