DIGITAL DISRUPTION IS HERE

Healthcare Payers Technology

cme°

PEOPLE ARE CHANGING.
WHY ISN'T YOUR BUSINESS?

Discover how we can help you redefine your business models and reshape your operations so that you are ready for what is next.

Whether you are a medical TPA, a self-insurer, or a national healthcare authority, you need to be prioritizing digital transformation and reengineering the experiences that bring technology and people together.

81%
of senior executives agree that if they do not **embrace digital transformation**, their companies will not be **competitive**.

Source: Dell EMC – ESC Research Insight Paper

UNLOCK NEW POTENTIAL

Embrace the future of healthcare payers' technology, with a unified platform specific to your business needs. We build and customize it with specific requirements tailored to your specifications. The final product is branded to your workflow and look and feel.

We provide you with Core Administration, Claims Management solutions in addition to Members and Provider Portals to empower your business by igniting process orchestration and interoperability across your diverse business lines.

We harness the power of Artificial Intelligence, the Internet of Things, and other transformative technologies to help you reimagine your core operations, seize new opportunities, and position yourself for growth.

WE WILL HELP YOU

Reduce Waste

Automating complex benefit calculations drives high auto-adjudication rates and minimizes the risk of paying claims incorrectly. We help you recover significant savings and reduce utilization costs by leveraging configurable alerts, automatic audits, health risk assessments (HRAs), responsive reporting, and more.

Avoid Obsolescence

As we streamline and automate your business processes, we help you uncover and address inefficiencies, providing insights that will make your business more robust. With lower operational risk and greater peace of mind, you can focus on envisioning and developing your core functions and transforming your business model.

Drive Engagement

Exploiting available technologies gives you a competitive edge. We apply the power of Artificial Intelligence and smart devices to create innovative digital solutions that achieve the best possible impression of your business to ensure higher engagement and loyalty.

Ensure Security and Compliance

Our solutions aim to help you meet the highest standards, ensuring compliance with your internal procedures as well as industry best practices and external regulations, with accountability through easily accessible real-time monitoring.

Build and Customize

Built on the latest emerging technologies, we provide you with a unified platform that help streamline your processes. We will create it and brand it to your business. We have a distinct full feature customization to suit the needs of your healthcare payers' business. You own the final product developed by our top engineers.

THE PLATFORM

Eligibility Management

Claims Adjudication

Provider Management

Customer Care

Payments

Reporting & Analytics

Eligibility Management ○

- Provide flexibility in managing policies, endorsements, renewals in addition to membership cards covering both individual and group lines of business on the same platform.

- Control eligibility and utilization through a multi-level table of benefits, including all types of limits and coinsurance.

- Define dynamic rating engine to allow managing bills and settlements.

- Support products with multiple plans, network and territory coverage exceptions, policy conditions, and exclusions.

- Ensure data exchange automation with regulators and payers.

Claims Adjudication ○

- Drive efficiencies through shifts definition, task assignments, and escalations based on authority matrix rules.

- Leverage a smart and customizable validation engine to significantly automate the final decision without user intervention.

- Support any ICD and CPT coding standards, non-standard and custom providers in addition to their exceptions and exclusions customization.

- Embed an advanced calculation engine to eliminate manual work and human errors.

- Log messages between all involved parties to provide a clear communication overview of the case.

- Cover in hospital, out hospital and day case in addition to Emergency and non-emergency cases.

- Cater for direct / reimbursement and submission / resubmission claims.

- Prioritize the processing of pre-authorizations and claims by considering multiple factors in TAT calculation.

Automation can **reduce the cost** of a claims journey by as much as

30%

Source: Mckinsey – Digital disruption in insurance

- Ensure data exchange automation with regulators and payers.

- Provide an advanced reconciliation module to achieve a higher savings percentage.

- Support CPT, HCPCS, drug, dental, service code, DRG, scientific code, consultation and follow-ups.

Provider Management ○

- Enable a comprehensive provider profile management empowered by contract management to ensure the application of agreed prices and distinct types of discounts across all networks.

- Define networks and exceptions easily by relying on ranking and tiering methods.

- Provide price list comparison tools across various levels to help in price negotiation.

Up to **$240B**

are **lost every year** due to **overpricing**

Source: Dr. William Shrank, Chief Medical Officer at Humana Inc.

Customer Care ○

- Maintain effective communication channels, delivering consistent customer service across all touchpoints.

- Leverage escalation workflows for case tracking or assignment notes to specific employees.

- Integrate call tracking capabilities within the core administration platforms empowered by a machine learning algorithm for automatic calls keyword tagging.

Payments ○

- Support different payment methods for direct and reimbursement claims.

- Provide an automated workflow to integrate with finance and ledger system.

- Apply review and posting processes to generate credit/debit notes.

74%

of insurers say digital ecosystems are **altering** or **transforming** how the industry delivers value

Source: Accenture

Reporting and Analytics ○

- Provide real-time dashboards that offer superior visibility over your operations.

- Provide business intelligence, auditing, portfolio monitoring, and operational performance reports.

- Define and create custom reports and share them with your team.

SOLUTION PORTALS

Members Portal

Providers Portal

Partners Portal

Members Portal ○

- Engage members with a web portal and a mobile application to increase transparency and provide instant updates for its pre-authorization and claims submissions.

- Allow members to submit reimbursement claims and collect required documents all through the app.

- Provide members with personalized health tips and articles.

- Provide the members access to their membership and his dependents' details.

- Filter benefit providers within or outside the members' networks and view them on the map within a specified distance.

33%

of senior finance executives agree that **engaging** the **customers** is the **biggest challenge** they are facing as they seek to **catalyze growth**

Source: Tata – Back from the Future – How Finance Leaders Can Drive Transformation

Providers Portal ○

- Provide contracted providers with a web portal to manage their operations through multi-user accounts.

- Manage pre-authorizations and claims submissions through filters, drafts versions, communication channels, and follow-ups.

- Allow providers to validate member's eligibility and reduce the number of rejected claims.

- Enable providers to submit batch claims by using electronic data interchange files (EDI).

Partner Portal ○

- Enable partners to view policies' and members' lists and details (plan, covers, network, territory, compliance, personal information, and much more). New enrollments and membership renewals can be generated.

- Generate reports based on chosen filters. These reports involve the production report, the members report, and the loss ratio report.

- Create customized announcements, add useful links and official documents for members and providers, and send health tips.

- Create games for targeted groups to increase engagement and branding as well as to encourage healthy habits and routines. The experience is boosted by the use of IoT devices such as a smartwatch and a smart water bottle.

- Submit various types of requests by uploading the required attachments and adding any needed notes. Requests can be searched and filtered, and they include; policy renewal, policy termination, policy plan endorsement, member management, and member card issuance.

- Receive billing information such as debit advice and invoices and claims reconciliation information. Set billing alerts and view performance dashboards.

- Grant access privileges based on roles and responsibilities, lock and unlock members or providers and manage their details as well as reset their passwords.

- View pre-authorizations and claims submitted by providers, approve pre-authorizations and claims on ex gratia basis and generate related reports.

DOMAINE EXPERTISE

Our solutions covers

- Policies, endorsements and renewals

- Benefits (parent/child), different type of limits, coinsurance and deductibles

- Utilization engine and related rejections

- Network and territory definitions, exceptions and exclusions

- In hospital, out hospital and day case

- Emergency and non-emergency

- Direct and reimbursement claims

- Claim submission and resubmission

- Billing information, billing alerts, and performance dashboards

- Reconciliation claims

- Consultation claims and follow-ups

- Medicine period validity

- ICD versions

- CPT versions

- ICD exceptions and exclusions

- CPT exceptions and exclusions

- Healthcare gamification

- Pre-authorizations, enrollments and approvals

- Production report, members report, and loss ratio report

TECHNOLOGIES

Microservices

We use microservice architecture to achieve easier maintenance and higher fault tolerance, thus ensure faster service roll-out to help you speed up the time-to-market of your products.

Internet of Things

We take advantage of innovative IoT technologies to bring you a range of smart and connected devices that keeps you competitive in a rapidly changing business environment and boosts engagement and loyalty.

Artificial Intelligence

We employ machine learning capabilities to analyze your data and unlock its true potential, improving your operational efficiency and reducing risks, fraud, and abuse.

Cloud

Our cloud-ready solutions, whether deployed on private or public clouds, ensure always-on services that provide scalability to cope with future growth.

Enterprise-Grade Solutions

Our enterprise-grade solutions bring together end-to-end security to safeguard your data, integration-ready architecture, audit, and compliance tools to help you grow faster while reducing risks.

Analytics and Visualization

We transform your data into business intelligence using our data visualization and analytics expertise. Our solutions help you derive actionable insights, spot trends, identify outliers, and track goal progress.

WHY WORK WITH US

Over **40 years** of experience

Creating **award winning** solutions

Superior support experience with high availability

One-stop-shop for end-to-end Software and Hardware solutions

Golden track record in specific domain expertise

ABOUT CME

Reimagine Everything

We leverage and crisscross technology, creative thinking, and industry-specific expertise to deliver scalability, innovation, and digital transformation for your business.

Leading Digital Transformations

As a one-stop-shop software and hardware solutions provider, we guide you on your digital transformation journeys, helping you harness the power of technology innovation to multiply your capabilities and revolutionize your results.

We provide your business with powerful and adaptable digital solutions that satisfy the needs of today and unlock the possibilities of tomorrow.

We have a 40 years track record of delivering turnkey solutions for global brands across the world in various industries such as telecom, healthcare, insurance, retail, market research, financial services, and others.

CONTACT US

Our team is here to answer your questions and help you take a leap into the future, and accelerate your digital transformation to unlock new opportunities. We look forward to hearing from you.

Request a demo