

FIS' INSURANCE PROCESS CONTROLLER

SYSTEM INTEGRATION, PROCESS
AUTOMATION AND COMPOSITE
APPLICATION PLATFORM



Empowering the Financial World
FISGLOBAL.COM

FIS

Empowering a new age of insurance

Unrelenting regulatory change and increased government oversight have fundamentally changed the face of insurance around the world. Additionally, limited investment income, heightened competition, globalization and data security issues continue to challenge insurance companies. To adapt and thrive in this environment, firms must better manage risk and compliance, drive down operational costs, meet the evolving needs of today's consumers and embrace new opportunities for growth.

At a pivotal point for the industry, however, insurers also have a new ally in technology. By investing in innovative solutions today, firms will be in a stronger position to take advantage of growth opportunities tomorrow. Are you ready to rise and get ahead in the new age of insurance?

FIS can help

Insurance rules and regulations are unique to the industry and growing in complexity. So, to operate efficiently and securely, insurers require technology that supports their specific needs. Designed and developed by industry experts, FIS' Insurance Process Controller does just that – pulling together insurers' complex networks of people, processes and systems to optimize productivity, transparency and compliance.

Insurance Process Controller is a system integration, process automation and composite application platform, built to meet the complex needs of the world's health, life, and property and casualty insurers. Available on an installed or hosted basis, the solution automates work processes, making them easier, faster and more accurate. It also frees up valuable resources across your organization so you can focus on your core business.

Insurance Process Controller

FIS's Insurance Process Controller solution combines technology, industry expertise and best practices to help you identify and improve key processes across your organization and deliver:

- Simplification
- Collaboration
- Automation
- Process optimization
- Enterprise integration
- Continuous improvement

As a composite application, Insurance Process Controller works with new and existing applications so that you can better align key stakeholders, processes and systems. The solution is both adaptable and agile, allowing you to evolve as business needs dictate and make quicker business decisions.

Break down silos

Over the years, due in part to mergers and acquisitions, many insurance companies have pieced together different technology systems and processes, including customer relationship management, claims processing, enrollment and billing software applications. As they strive to support their business, insurers typically add point solutions, build their own in-house systems or tweak legacy core systems to meet specific short-term needs.(Figure 1.)

This practice of adding and tweaking multiple solutions often leads to operational inefficiencies and bottlenecks. When disparate systems are not connected in any way, data and process silos emerge, manual workarounds create errors and inaccurate or incomplete data – and audits become impossible.

But there is a solution. By combining technology, industry expertise and best practices, FIS' Insurance Process Controller helps connect and streamline insurance operations, enabling you to optimize systems and processes while ensuring accuracy and transparency. As a result, you can achieve new levels of efficiency, improve service levels and accelerate business growth.

Insurance Process Controller will help you optimize a wide range of processes, including:

- Enrollments
- Claims processing
- Payments
- Billing
- Compliance
- Customer service



Drive operational efficiency

Insurance Process Controller can empower many areas of an insurance organization to cut costs or improve productivity.

Enrollment processing

Each year, new enrollments to health plans can test the boundaries of current enrollment systems and processes. The number of individuals enrolling in Medicaid, seeking insurance through exchanges or buying individual coverage through a commercial carrier will only keep growing.

As regulations and oversight also increase, insurers must be able to receive and approve individuals for coverage while achieving efficiencies that drive down internal administrative costs and improve the applicant experience. Insurance Process Controller can help you lower costs, avoid penalties and increase member satisfaction by improving application turnaround times.

The solution combines proven practices in enrollment receipt, validation and routing with our flexible process integration technology to create a seamless and transparent process from start to finish. This enables users from all functions involved in the enrollment process to achieve the highest levels of productivity and quality.

Automating and streamlining everyday enrollment processes, Insurance Process Controller helps you:

- Improve efficiency by standardizing enrollments, regardless of the incoming channel
- Realize income faster with optimized applicant approval processes
- Accelerate turnaround times and reduce user errors by integrating and automating multiple disparate systems and functions
- Reduce costs and increase productivity by precisely matching tasks to distributed workers
- Better manage enrollment processing by monitoring process performance through standard and customizable dashboards

Customizable to fit your plan's specific requirements, Insurance Process Controller helps you process higher levels of enrollment applications while improving efficiency, transparency and member satisfaction. The solution also provides robust process flows that can be easily integrated with current host systems and other applications.

Optimize claims processes

Another critical function for insurers is the processing of claims, which can be slowed down by incomplete or invalid information, improper coding and so on. Optimizing the adjudication process will help insurers avoid costly fines or penalties due to delayed processing or improper denial of claims.

Claim rejection processing

Once a claim is received and validated, it is either accepted or rejected based on the set of parameters that the plan and the provider agree upon. If rejected, the claim can often be corrected by automating a series of predictable steps, removing costly manual processes.

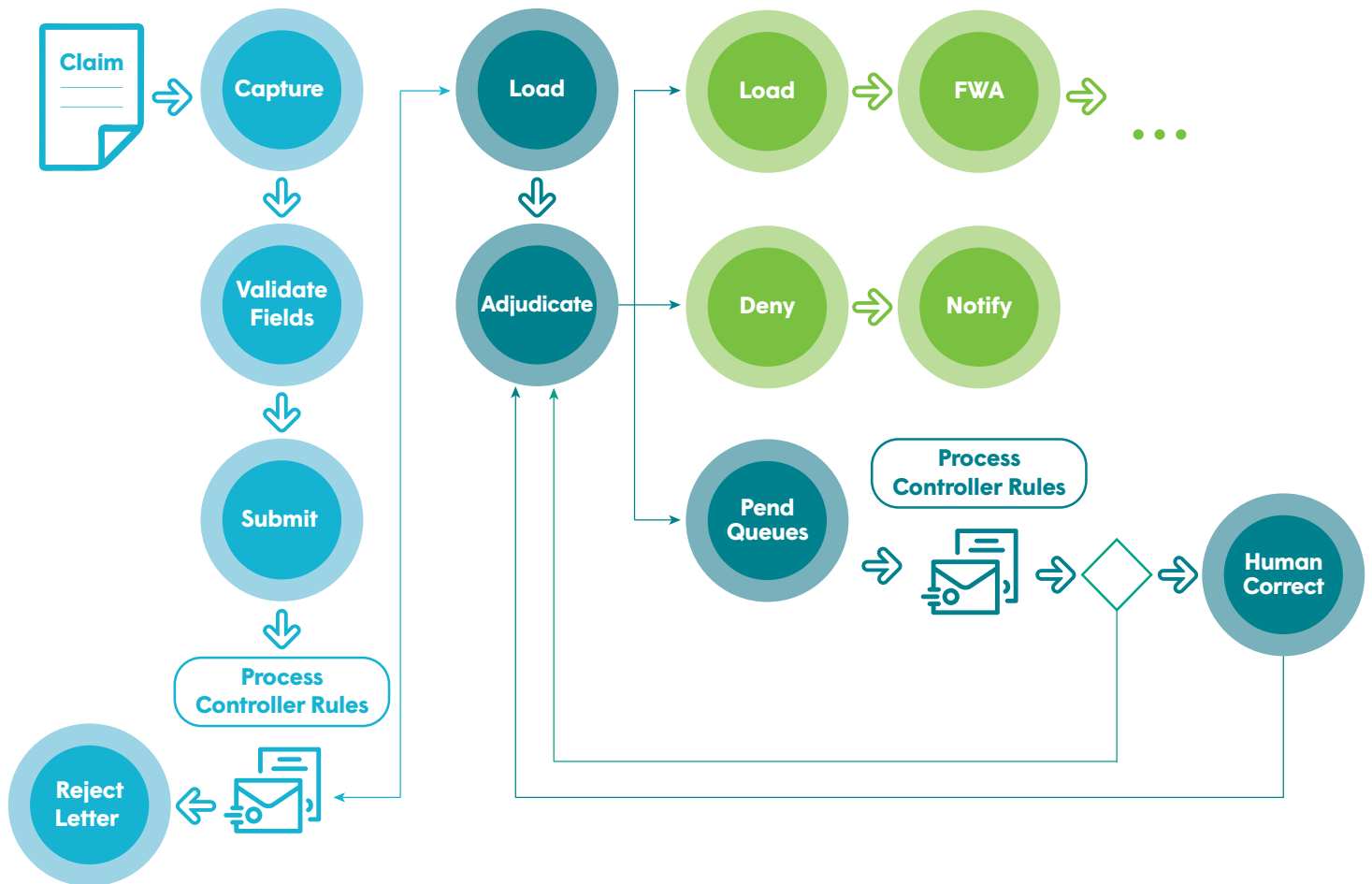
Insurance Process Controller will automate this pre-adjudication task by sending the rejected claim to a production queue, where process-rule servers – not people – are assigned to perform the correction procedures. The rules for correction are stored in a table form to ease updates and documentation for analysts and management.

- If the rule server completes its procedure successfully, it automatically routes the claim back for validation or adjudication.
- If the rule server cannot complete the task with confidence, it then routes the claim to another queue for human review.

Automating the first review of rejected claims can save an insurer valuable time and cut the costs of maintaining staff to manually correct claims. You can then reassign these employees to more critical initiatives that help grow the business.



Figure 1. Claim Adjudication Process



Pended claim processing

Once a claim is accepted and enters the adjudication process, it is then either approved and paid, denied or pended. Pended claims are then researched to determine if they too can be either paid or denied. Many insurers employ staff to solely manage this process, which can be costly.

Like rejected claim processing, much of the pended claim review can be automated. Insurance Process Controller will first send pended claims to a queue where it assigns process-rule servers to perform the correction procedures. Those claims that pass will be automatically routed back for adjudication. Only then are pended claims routed to a person for manual research. This automation dramatically improves throughput and reduces overhead costs for the insurer.

Get ready to rise

Break through silos and simplify complex processes with FIS' Insurance Process Controller. Our team of industry and solution experts will help you evaluate your enterprise operations and identify opportunities to integrate, streamline and transform your company into a cohesive, unified architecture. Designed for the specific needs of insurers, Process Controller automates systems and processes, helping you improve efficiency and reduce costs across your organization.

About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500R Index. For more information about FIS, visit **www.fisglobal.com**.



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