

IBAS for Medicare Supplement

Reduce the cost of your third-party administration



Healthcare payers are bracing for yet another round of major legislation. Regardless of what may become of health law, 2017 will be a transition year.

Gartner Inc*

Improve the performance of your Medicare Supplement product

Insurance companies are under pressure. Changes in the regulatory and economic landscape, along with cautious spending by customers are leading insurers to look at better managing their risk and improving operational efficiencies.

In particular, the Medicare Supplement market in the US is being stunted by disparate and ineffective legacy systems, market expenditures and high administration costs. Launching a new Medicare Supplement product has traditionally been a slow and costly process, often consuming huge financial and human resource capital and further eroding the industry's thin profit margins. All in all, it can take an insurance company many months to introduce a new product and years to recover all the upfront costs.

Harnessing the power of modern technology, optimizing distribution channels and implementing sound client-centric strategies are crucial for keeping up with the competition in an agile marketplace where customers expect engagement on their terms and boardrooms expect real-time access to business performance data.

But how can your insurance company achieve enhanced administrative efficiency and optimal management oversight – increasing your speed to market and lowering your service cost?

* Healthcare Payer CIOs Prioritize 2017 Investments in Uncertain Times, Bryan Cole, 9 December 2016

- End-to-end administration of your policy blocks
- Reduced administration cost
- Improved customer satisfaction through automation and straight-through processing
- Launch products within 90 days from concept to reality.

The Capgemini advantage

- A flexible and scalable application portfolio comprised of our state-of-the-art policy administration platform.
- Near real-time analytics for driving and optimizing block performance.
- Complete technological and operational integration that enhances efficiencies and ensures superior responsiveness to market demands.
- Highly qualified and experienced underwriters, claims processors, registered nurses, care managers and customer care professionals.

End-to-end administration for Medicare Supplement

Your insurance company can benefit from improved quality and reduced cost of service you deliver to your customers through implementing our IBAS for Medicare Supplement offering. As one of our specially configured Integrated Technology and Operations (ITOPS) platforms, our Medicare Supplement platform acts as the custodian for your insurance company.

Operating across your entire value chain, from new business and policy administration to claims processing, IBAS for Medicare Supplement operates as our third-party administration (TPA) unit carries out end-to-end administration of your Medicare Supplement policy blocks, delivering value and strength to your company.

Our IBAS for Medicare Supplement offering reduces the cost of your administration through automating your claims platform with a high level of auto-adjudication (upwards of 98%, which is among the industry's best), enabling you to launch products into the Medicare Supplement market within a short space of time.

To summarize, IBAS for Medicare Supplement enables your company to:

- **Boost revenue** – enabling you to bring new products rapidly to market, increasing your competitiveness in the market place.
- **Improve profitability** – reducing your overall operations costs through improved customer retention, a variable pricing model and improved process efficiencies.
- **Enhance customer satisfaction** – deploying company branded member portals that allow your policyholders to access their policies through a single channel.
- **Improve working capital** – boosting your working capital by moving from capital expenditure to operational expenditure.
- **Mitigate and manage risk** – ensuring regulatory compliance that helps to protect your brand.

Our IBAS for Medicare Supplement offering has helped insurance companies operating in the Medicare Supplement space like yours deliver a high quality service, enabling your leadership to focus more on strategic initiatives.

Integrated Technology and Operations (ITOPS)

In a fast-moving corporate world, you need to be able to respond rapidly to changing, often volatile, market conditions. Our ITOPS model enables you to optimize your business through a combination of process investment strategies, technology deployment and industry-specific business process outsourcing (BPO) and provisioning.

Combining IT and operations into a single, unified solution increases the visibility of your direct and indirect costs, leading to your business becoming more effective and efficient. You can also benefit from our unique service delivery model that seamlessly combines cross-functional expertise across your company.

Dependable innovation, integrated technology, automated operations

Built on best-in-class operations, robotics and automation solutions, a robust social, mobile, analytics and cloud (SMAC) practice, and state-of-the-art tools and technology, IBAS for Medicare Supplement offers your company an unrivalled operations experience.

At the core of our business model is a strong risk management strategy, which consistently delivers improved financial and operational outcomes to our clients, based on new generation technology, proven processes and performance analytics.

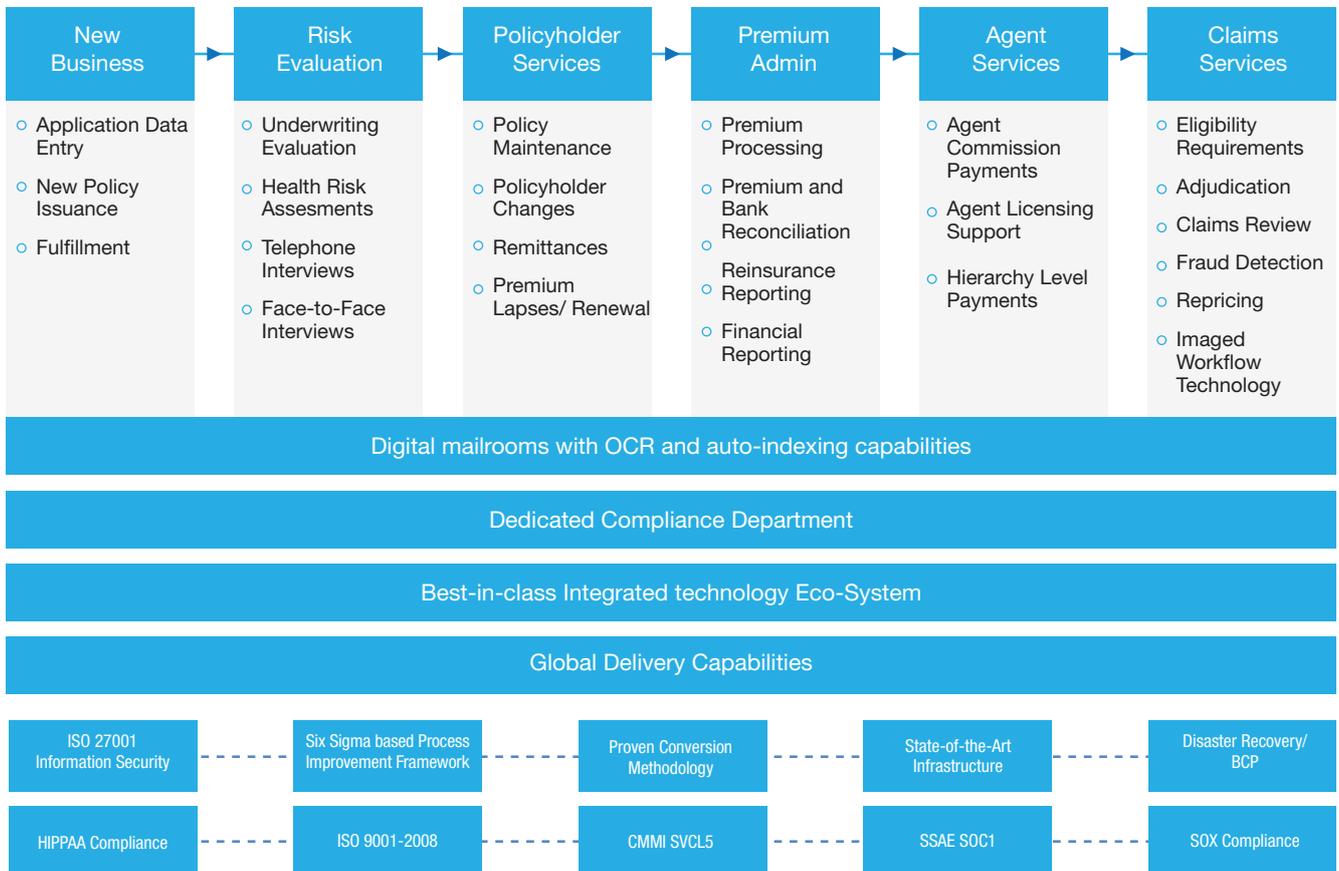
Our IBAS platform is comprised of four components:

- **Workflow** – including digital mailroom distribution, virtual case folder, activity and task management, automation, operational reporting and output management.
- **Administration platform** – including robust policy, claims and agency administration, policy and claims summary screens, pre-loaded claims and benefit rules, self-service portals.
- **Analytics** – including a continuous view of your business, dashboards that span your business functions, diverse dimensions and facilitation of self-actualization.

Scale and size of our operations

- Over 5 million Medicare Supplement claims processed each year.
- IBAS supports Medicare Supplement operations for some of the largest healthcare companies in the United States.
- 98%+ auto adjudication rate through leveraging our proprietary claims processing platform

The IBAS value chain



Why Capgemini?

Our IBAS platform is built on a wealth of industry and technology experience. We have been providing TPA services to the insurance industry for over 20 years and have highly skilled and experienced consultants with an average tenure of over 10 years. As one of the largest independent TPAs licensed to do business in all 50 US states, Capgemini, via CHCS Services Inc., currently administers over 3.5 million individual and group life and health policies, managing over \$800 million in premiums in the US annually.

Our consultants help deliver the best value solution for your business needs, enabling you to achieve significant returns on your investment via an outcome-based service. Using automation to focus on implementing consistent processes and efficiencies, our consultants ensure exceptional customer satisfaction and a low complaint rate – all delivered through an integrated global network of delivery centers.

Scan here to learn more about Capgemini Business Services.



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With more and more healthcare payers competing for share in an ever-growing Medicare Supplement market, our IBAS solution provides an integrated ecosystem to support product launch and subsequent policy block management. Our claims adjudication system provides over 98% straight-through processing, one of the most efficient claims engines in the industry, while delivering a unified and enhanced policyholder and agent experience.

Partha Deka

SVP, President of IBAS,
Capgemini Business Services



About Capgemini

With more than 190,000 people, Capgemini is present in over 40 countries and celebrates its 50th Anniversary year in 2017. A global leader in consulting, technology and outsourcing services, the Group reported 2016 global revenues of EUR 12.5 billion. Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at
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