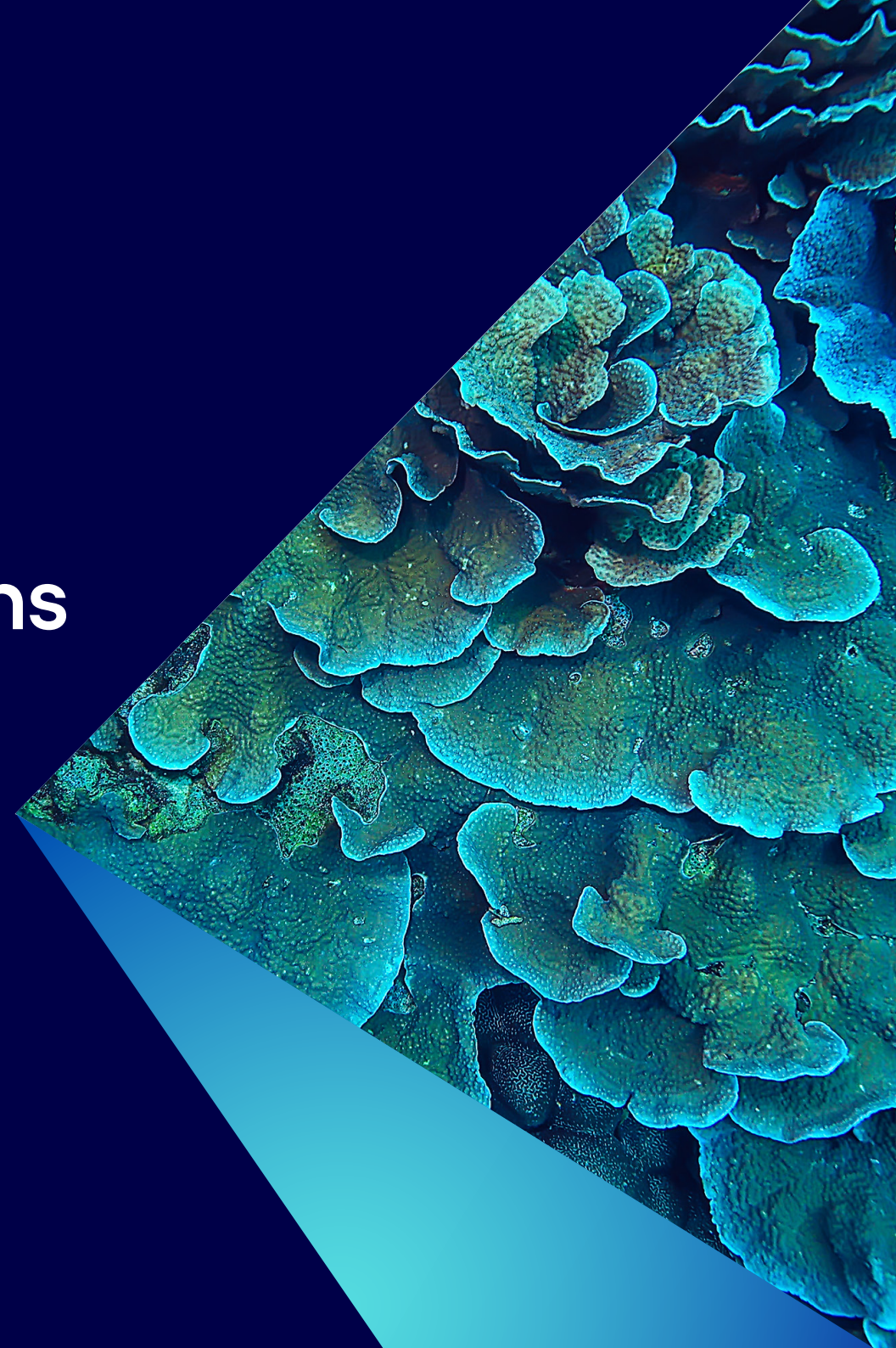




Cognizant® Healthcare BPaaS solution

Modernizing healthcare operations and accelerating the transition to value-based care with BPaaS





Modernizing healthcare operations and accelerating the transition to value-based care with BPaaS

The need for modernized foundational information technology (IT) infrastructure and an ecosystem-based operating model that prioritizes collaboration, agility and resilience to keep pace with the increasingly data-driven healthcare market is apparent. The price of platform modernization or replacement, however, can be prohibitive. To solve this pervasive issue, many payers and payviders are turning to Cognizant's platform-based BPaaS solution to modernize their operations and accelerate their transition to value-based healthcare.

Combining people, processes and technology, the Cognizant® Healthcare BPaaS solution leverages TriZetto® core administration platforms, best-in-class processes that facilitate cost savings and data sharing and a scalable workforce with deep industry knowledge.

An effective BPaaS
model connects
front-, middle-
and back-offices
using emerging
technologies
to drive better
outcomes

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The shift to digital: Building a strong digital background
for healthcare organizations

The path forward: Expectations and considerations

Application modernization: Unlocking value for your business

Cloud migration: The key to modernization

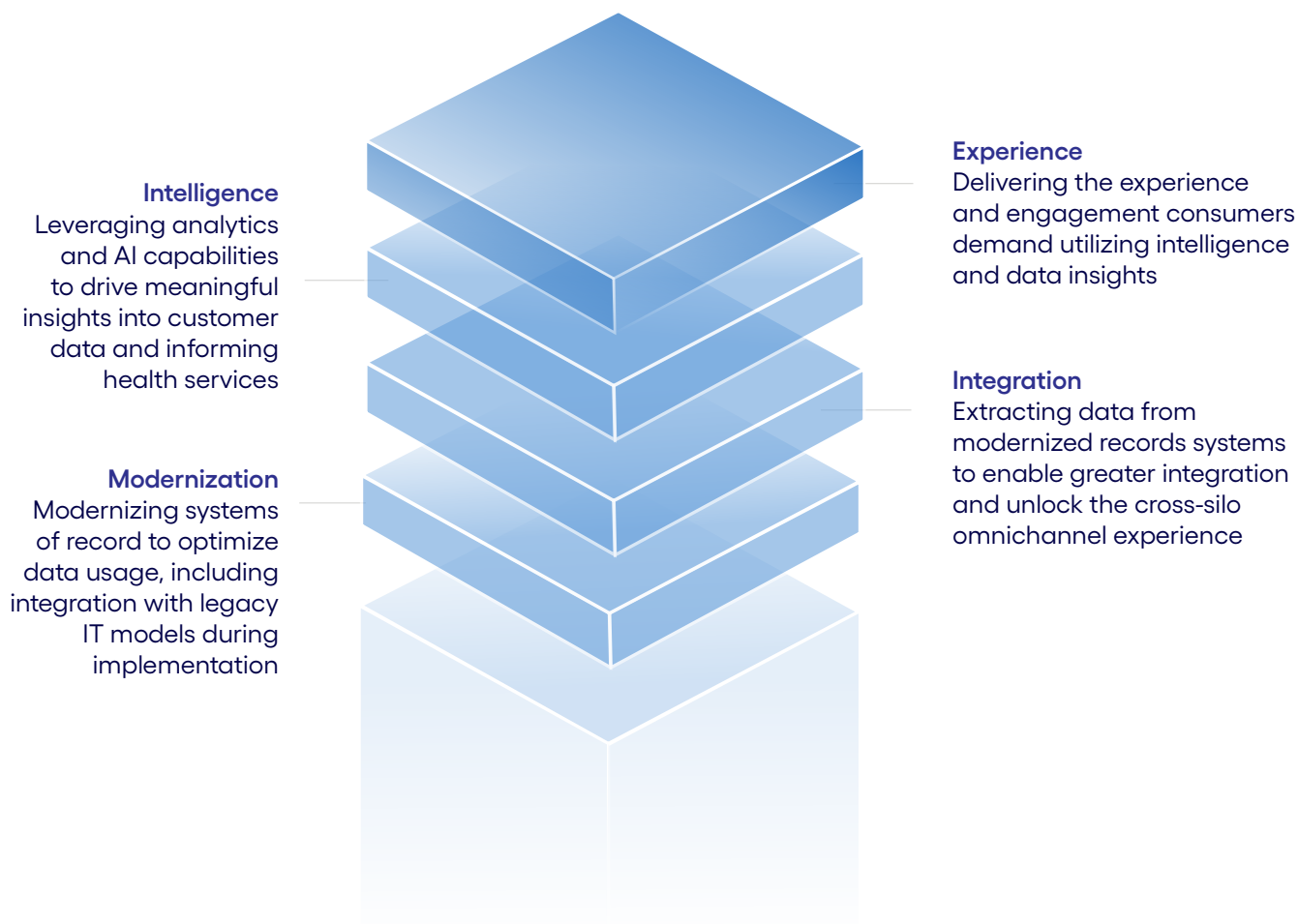
Automation: Accelerating healthcare with data and AI

The BPaaS solution: Delivering value with a digital ecosystem

Enabling technology modernization and scalable growth while reducing risk

Success is enabled by leveraging the right products, applications and partnerships while continually future-proofing security

Building a strong digital backbone for healthcare organizations



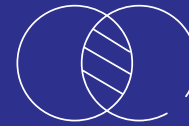
Digital technology is critical to healthcare transformation



Digital health and
virtual care



Consumer and
stakeholder
experience



Payer-provider
convergence



Government program
expansion

**A strong digital backbone is built on new
foundational IT infrastructures and operating models**

IT modernization
and security

Cloud migration

Data and analytics

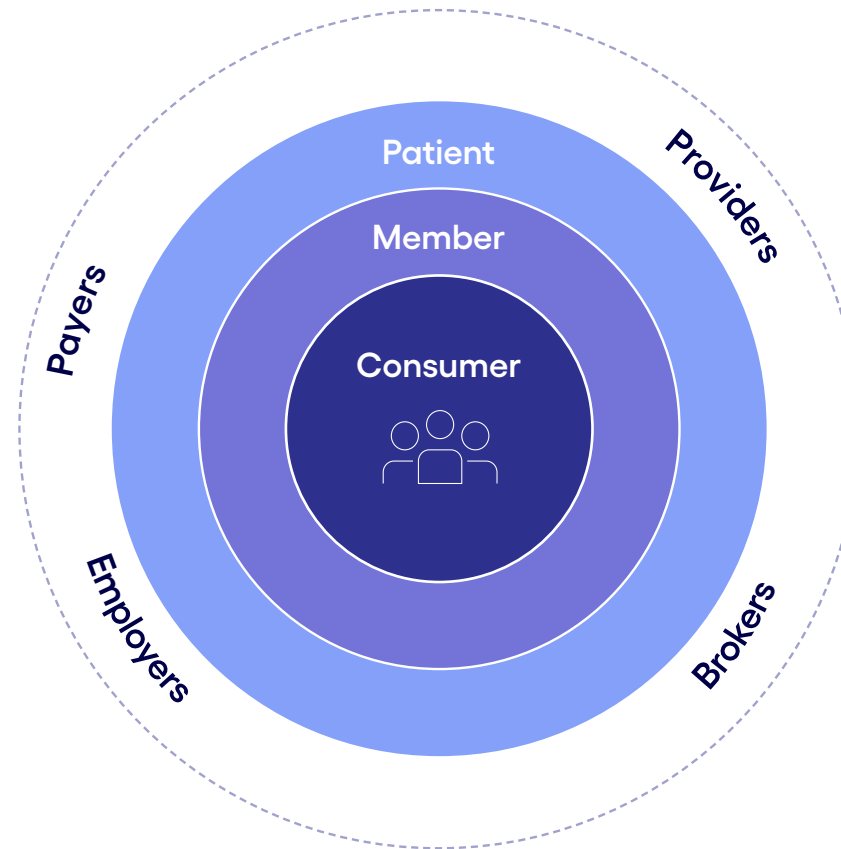
Automation

New partnerships, collaboration and innovation

Consumers expect unified experiences across physical, digital and stakeholder silos

There is greater focus on the convenience and accessibility of care across virtual and physical settings.

Human experience is the new benchmark



Organizations must deliver:

Anywhere-on-demand
care access and
capabilities

Seamless, integrated
consumer-centered
experiences

Greater visibility, value
for money and price
transparency

Personalized
treatment
and care

An updated core unlocks business value

 **Certified secure**

Just as modern businesses adapt to changing customer needs and market shifts, applications need to continuously evolve to meet the needs of the business. The key to keeping pace with the demand for modern applications is an updated core system.



Become agile

Transformation becomes quicker and more effective once the health plan's foundation is solid. Change need not disrupt the business.



Cut down costs

Automating allows organizations to modernize at scale, applying changes across the entire application portfolio.



Drive business goals

Modernizing helps bring data from across the organization together, enabling better decision making and improved outcomes for the business.



Stay competitive

Business is limited if it's tied to legacy technology. Leveraging the cloud and other technologies unlocks opportunities and keeps organizations competitive.

A cloud-based infrastructure, is the foundation of a modern business

Cloud technology enables payers to expand and contract services easily and cost-efficiently based on volumes and/or service demand. It also enables more efficient exchange of information across platforms.

Cloud is more than virtualized infrastructure and processes—it is the modern business platform enabling the future of work and creation of your desired business outcomes.



Work is an activity, not a place

Work-from-anywhere is here to stay.



Collaboration accelerates innovation

Cloud fosters collaboration across global teams.



Sustainability drives profitability

Reinvention through technology drives better revenues and margins.

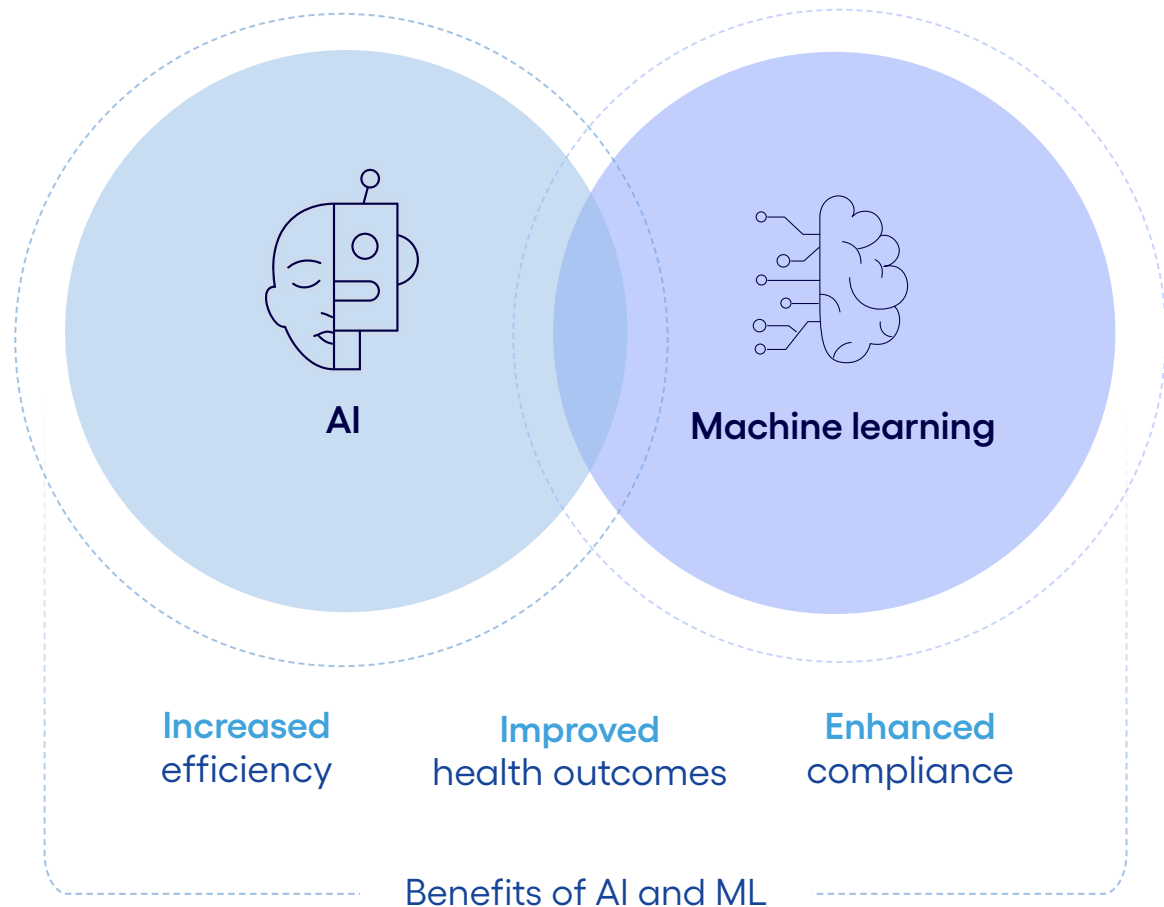


Online experiences make or break a business

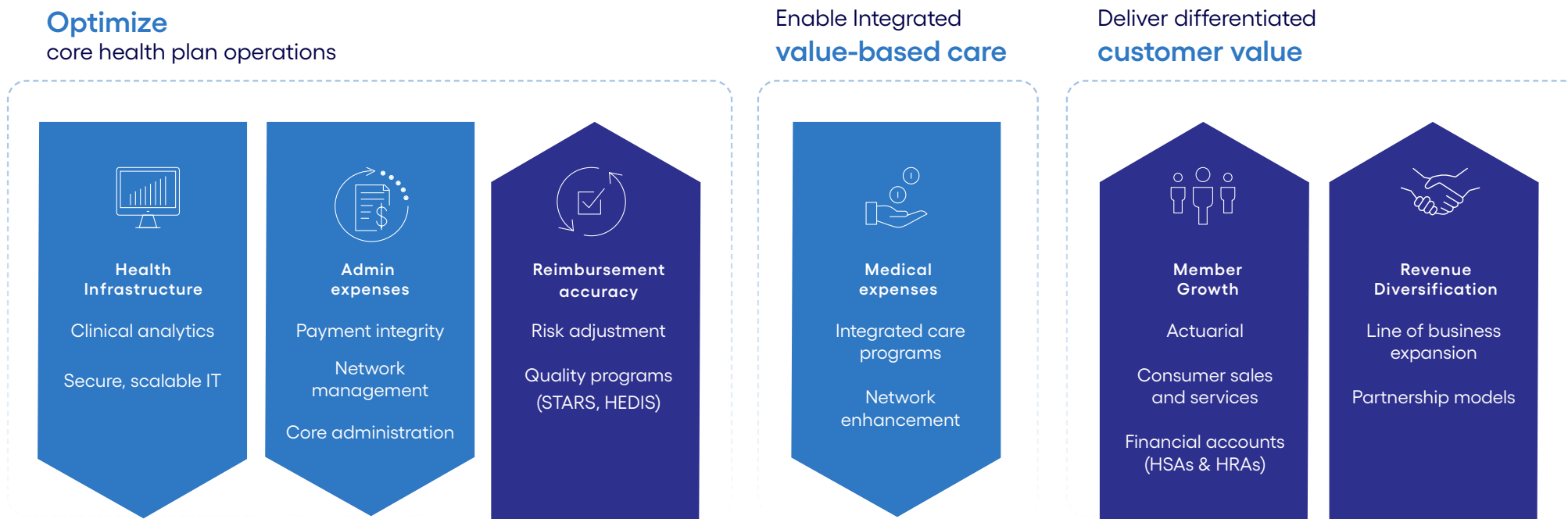
Cloud-native small businesses can outperform established corporations in the digital marketplace.

Accelerating healthcare with an updated core utilizing AI and machine learning (ML)

- Drives autonomous, automated decision-making that improves throughput.
- Reduces rote, eliminating rules-based processes and minimizing manual handoffs among systems through automation.
- Replaces slow, outdated manual processes with streamlined, automated workflows.



The power of partnership — a comprehensive partnership model



Maximized through an integrated, modern platform

Payers entrust key aspects of their businesses to Cognizant, with mutual benefits for both parties including reduced costs, increased efficiencies, enhanced member satisfaction ratings and improved retention rates.

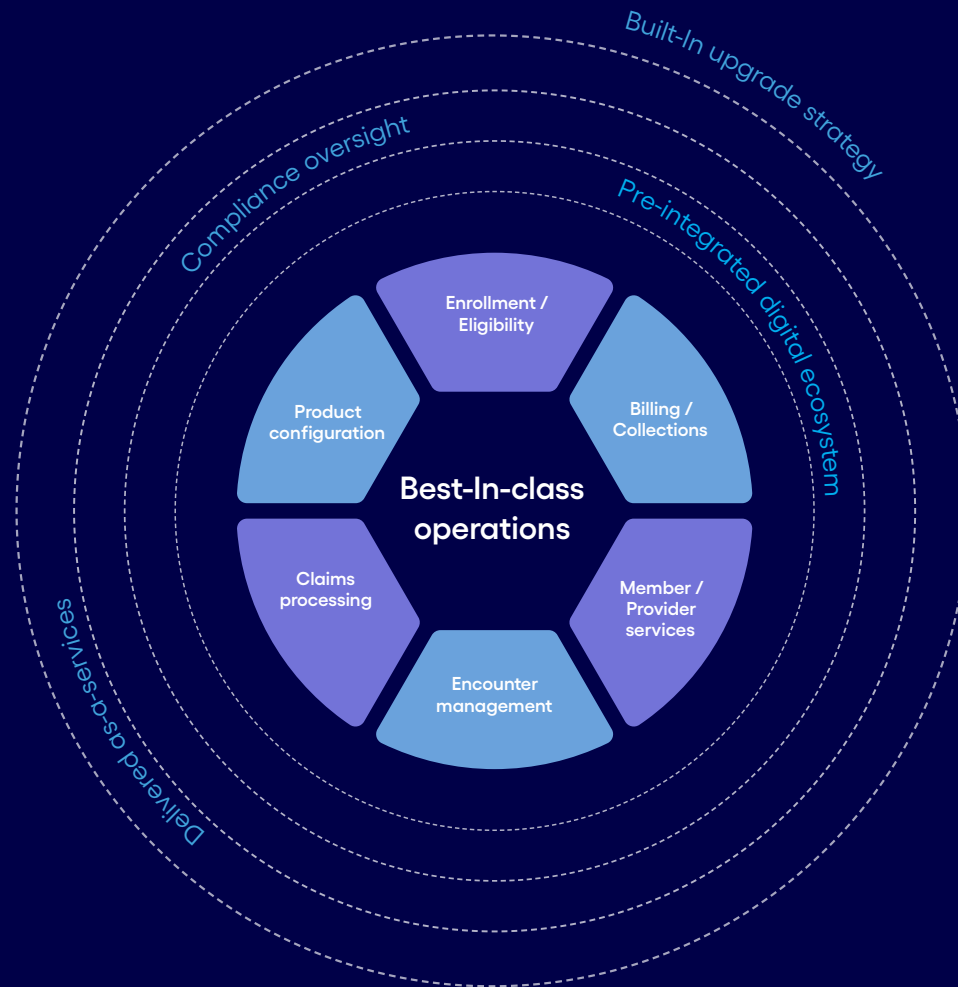
Driving outcomes with a shared business model



Integrated people, processes and technologies for efficient and compliant operations

BPaaS is a single solution that addresses a health plan's core operational challenges, all from a single vendor.

Driving outcomes with a shared business model



- **Secure and elastic infrastructure** managed by Cognizant
- Consolidated **best-in-class platform** and applications
- **Upgrades and end-to-end testing** included in consumption-based (per member, per month) pricing
- Global resources with **health plan expertise**
- **Flexible** to meet your needs

Cognizant's pre-integrated, next-generation digital ecosystem



Cognizant tools

Utilizes applications and tools owned by Cognizant.



Upgrades

Built-in upgrade strategy (or as necessary for compliance). Key portions of the platform will be current-1.



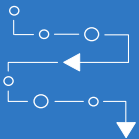
Automated

Deployments via automated deployment tool with high availability balanced across multiple data centers.



Integration

Out-of-the-box integration with core across ecosystem.



Workflows

Workflows across platform instances via customer relationship management (CRM) workflow engine.



Real-time

Vendor-agnostic trading partner/clearing house integration; supports both batch and real-time electronic data interchange (EDI) transactions.



Vendor-agnostic

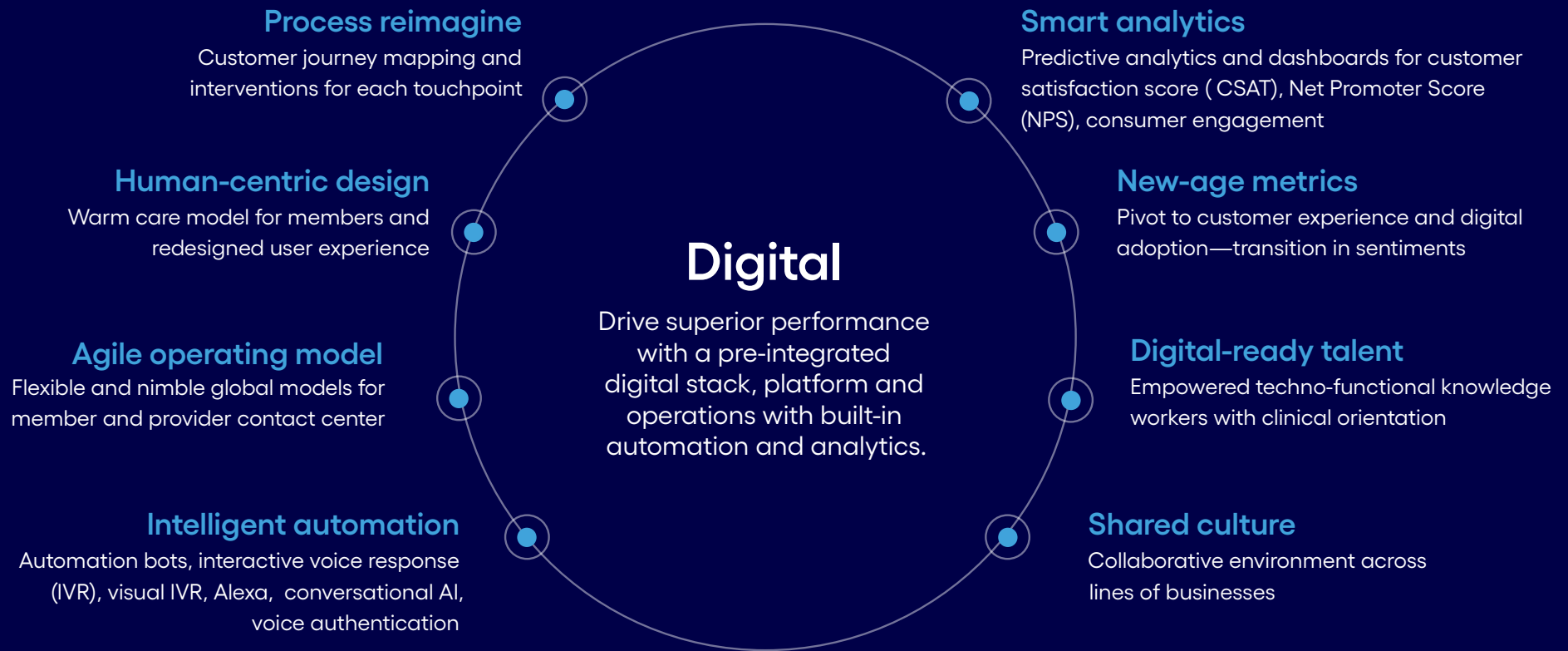
single fulfillment tool to connect all applications across BPaaS ecosystem.



Single instance

Production platform isolated to a single customer instance; core and surrounding applications share nothing across instances.

Replacing outdated processes and technology with a digital ecosystem



Quality, transparency and compliance across all lines of business

The Cognizant Healthcare BPaaS solution provides end-to-end capabilities across the healthcare payer and payvider value chain with experience and capabilities for established or start-up plans of any size, across multiple lines of business.



Commercial

Groups
Individuals
Prescription drug plans
Exchanges



Government programs

Medicare Advantage
Managed Medicaid
Prescription drug plans
Special needs plans
Medicare supplement
Dual eligible



Quality Star Ratings,
Health Effectiveness
Data and Information
Set (HEDIS®) scores

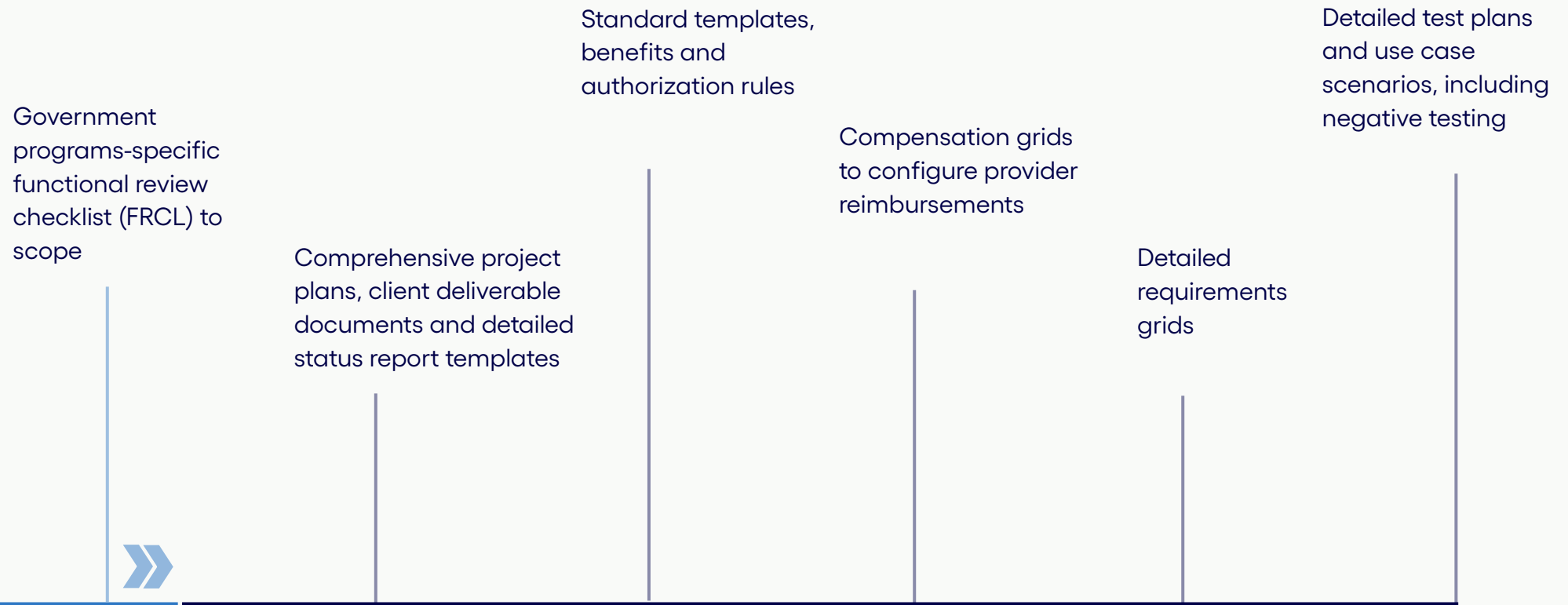


Plan has full
transparency to all
transactions through
dashboards and
reporting



Compliance
oversight and
audit support

6–9 months onboarding through standardized playbook



Holistic security and integrated compliance are key functions in the BPaaS ecosystem

✓ Certified secure

The Cognizant® Healthcare BPaaS solution is HITRUST CSF certified, demonstrating that our core administrative platform and data center have met key regulations and industry-defined requirements, and are appropriately managing risk.



Compliance structure

Chief compliance officer, compliance committee, dedicated function.



Performance and regulatory reporting

Service level agreement (SLA) measurement of contractual performance, parts C & D reporting leveraging/aligning with audit universes.



Policies/ procedures and employee training

Compliance, fraud, waste & abuse (FWA), code of conduct, exclusion checks, compliance training.



Auditing

Dedicated audit function, audit assistance (regulatory, delegation, CMS and State), audit universe support (universe development, staff preparation, sample development and analysis, auditor ad hoc requests, finding validation).



FWA and privacy/security requirements

HIPAA Standards and required training, report of potential FWA to plan's special investigations Unit (SIU).



Oversight of first-tier, downstream and related entities (FDRs)

Business associate agreements (BAAs), regulatory addendums, Pre-delegation and annual attestations.

Meeting operational requirements of the BPaaS ecosystem

Outcomes-based **Service Level Agreements (SLAs)** and operational transparency ensure quality and compliance.

Outcomes-based commitments

- ✓ **Enrollment**
SLAs measuring letters, ID Card timeliness and submission to CMS
- ✓ **Claims and encounters**
SLAs measuring accuracy and turnaround time (TAT)
- ✓ **Billing**
SLAs measuring billing accuracy and timeliness
- ✓ **Customer service**
SLAs measuring automated speech recognition (ASR), abandonment rate, first contact resolution (FCR) and survey-based customer satisfaction (CSAT)

Complete transparency

- ✓ Real-time dashboards for all functions on the desktop through **Cognizant Live Insights™**
- ✓ Member sentiment analytics through **CogniLOGIX™**

Operational reports

- ✓ **83** Reports
- ✓ **13** Categories

Representative samples:

- Enrollment/disenrollment report
- Utilization management (UM) reconciliation report/UM intake listing
- Claim payment/overpayment
- Claim lag report - medical
- Daily cash activity report
- TAT measurement - encounter and rejection submission
- Additional customized reports for medicaid and medicare

Addressing plan challenges and driving positive outcomes

Plan challenges

- 
- High selling, general & administrative expenses (SG&A), medical loss ratio (MLR) requirements
 - High capital expenditure
 - Aggressive expansion plans
 - Scalability constraints
 - Technology debt, legacy systems
 - Inefficient operations

Outcomes

- TCO reduction: **≈ 25% to 50% administrative loss ratio (ALR) reduction**
- Zero to **minimal capital expense**
- **Expand/launch program in six months**
- **Digital-at-scale** jump-start engagement with cross-scale operations
- Next-generation, **pre-integrated and vendor agnostic**
- **SLA commitment** from day one



A BPaaS delivery model enables technology modernization and scalable growth while reducing risk

The Cognizant[®] Healthcare BPaaS solution can help payers and payviders that lack modern technology infrastructure or financial resources modernize their operations and accelerate their transition to value-based healthcare. Cognizant Healthcare BPaaS provides cloud-based cost efficiencies while eliminating siloed and multi-vendor technology challenges, streamlining processes and providing the data payers and payviders need to make informed decisions—all leading to a reduction in Total Cost of Ownership (TCO), better health outcomes and enhanced member experiences.

For more information about how the Cognizant[®] Healthcare BPaaS solution can enable your health plan to deliver the next generation of healthcare, please visit us at <https://www.cognizant.com/us/en/trizetto/healthcare-bpaas-solution>



Cognizant (Nasdaq-100: CTSI) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how **at www.cognizant.com** or follow us **@Cognizant**.

World Headquarters

300 Frank W. Burr Blvd.
Suite 36, 6th Floor
Teaneck, NJ 07666 USA Phone:
+1 201 801 0233
Fax: +1 201 801 0243
Toll Free: +1 888 937 3277

European Headquarters

280 Bishopsgate
London
EC2M 4RB
England
Tel: +44 (01) 020 7297 7600

India Operations Headquarters

5/535, Okkiam Thoraipakkam,
Old Mahabalipuram Road,
Chennai 600 096
Tel: 1-800-208-6999
Fax: +91 (01) 44 4209 6060

APAC Headquarters

1 Fusionopolis Link,
Level 5 NEXUS@One-North,
North Tower, Singapore 138542
Phone: + 65 6812 4000

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