

LUMINX PREFERRED™ COST CONTAINMENT

part of the LuminX SX services family

LUMINX



LuminX Preferred™ Cost Containment is the first end-to-end, integrated cost containment solution for healthcare payors built around a claims transaction system and encompassing a full spectrum of claims services *essential to reducing the total cost of an employer's healthcare plan*. Leverage the benefits of having multiple claims services integrated into one entity on one claims platform.



LuminX SX™

The Power To Compete.

REDUCE THE COSTS OF YOUR CLIENTS' | HEALTHCARE PLAN

With our cost containment solution, you can perform the following functions on your claims through ONE simple workflow process. You can significantly impact your clients' health plan costs and truly compete with the larger healthcare entities.

LUMINX PREFERRED COST CONTAINMENT ENABLES YOU TO:

- Offer more competitive healthcare costs to your employer clients
- Profit from lower fees due to multiple partner integration and volume pricing
- Simplify your day-to-day claims administration workflow

HOW DO WE DO IT?

We've selected the best-of-breed companies in each process area—**Preferred Services Partners**—to integrate with the LuminX system. When you use LuminX Preferred, along with our powerful claims processing engine, you'll get:

CLINICAL EDITING

Our **clinical editing service** is better than the rest. How so? By maintaining total patient history, and applying the most sophisticated technology based algorithms and duplicate logic in the market, we are able to find inaccuracies that other systems miss. Our system provides:

- Real-time processing in an ASP mode
- A comprehensive library of open-sourced edits based on national standards
- Web-tools that allow TPA and provider staffs online access

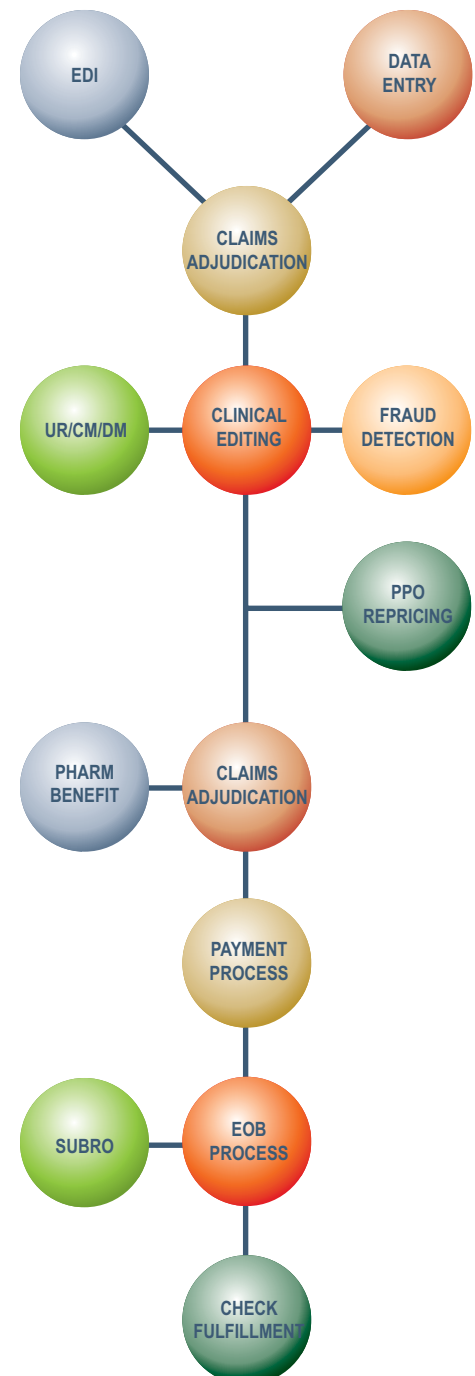
Plus, the system is infinitely configurable. In the past, clinical editing systems were limited to turning a particular edit on or off. With our editing component, TPAs can customize claims editing on every claim field across each of their lines of business. This allows clients to completely codify their reimbursement policies, dramatically increasing the number of claims that auto-adjudicate by reducing the number of claims that pend. Our ongoing support provides hands-on, quarterly reviews and customized, ad-hoc reporting to give clients a better insight into their business and the impact of their reimbursement policies. LuminX Preferred clinical editing has been proven to save 2-5% for the companies that use it.

CLINICAL BILL REVIEW AND AUDIT

Clinical bill review and audit services are also part of our cost containment solution. A registered nurse performs the review of hospital or physician claims, constructing a clinical scenario based on various key components on the claim. The following are a few, but not all, of the indicators reviewed:

- Member demographics in relation to diagnoses and procedures
- Level of care provided keeping co-morbidities in mind
- Place of service

WORKFLOW DIAGRAM



- Billing ratios by Revenue Code
- Services rendered based on diagnoses/procedures
- Charging patterns by service (i.e., operating room, pharmacy, supplies, diagnostic tests)

After a thorough analysis is performed, a registered nurse evaluates the results by applying various software guidelines. Based on the results, a bill adjustment is obtained with the provider. Ultimately, our goal is to ensure the care provided was the appropriate treatment, in the most appropriate setting, using the appropriate level and type of services.

MEDICAL MANAGEMENT

Our medical management services provide an innovative and integrated approach to healthcare management, which addresses your entire population, both well and ill. This provides a savings platform that is driven by education, prevention and wellness. Our pre-claim discovery efforts include a unique telephonic and web-enabled health risk appraisal, on-site screenings and lab, automated interactive medical management, and a 24-hour nurse-line. This provides your clients with early intervention, identification, education, encouragement, self-management, self-reporting and compliance for all participants. These services are further augmented by our utilization management, aggressive case management and high-tech, high-touch disease management programs. This integrated approach maximizes cost savings opportunities and ultimately improves clinical outcomes.

FRAUD DETECTION

The fraud detection service is specifically designed to catch complex healthcare fraud and abuse schemes, as well as processing errors, billing issues, internal policy and system flaws. With this tool, payers can accurately and efficiently detect which claims should be reviewed prior to payment, then apply historical context to current data to continuously monitor providers and pharmacies for aberrant activity. Payers can also use it to detect fraud, abuse and errors after payment to identify the cases with potential for high recovery dollar amounts.

Leveraging proven proprietary technologies, our fraud and abuse program sifts through millions of interactions to piece together a more comprehensive view of the care rendered. By quickly analyzing medical and pharmacy claims, and patient-related data, it gives you a multi-dimensional picture that accurately identifies suspicious activity. Fraud-risk scores are attached to each claim with easy-to-understand reason codes that take the guesswork out of next steps.

PPO REPRICING

LuminX Preferred provides both **in-and out-of-network repricing** and manages the repricing function for you. You no longer have to handle dozens of provider file and fee schedule loads every month or create a new interface every time you work with a new PPO. Data from PPOs is already stored in the system to alleviate time-intensive manual loading. Also, you no longer need to worry about corrupted provider information adversely affecting automatic adjudication.

PHARMACY BENEFIT MANAGEMENT (PBM)

Our PBM program can save you 20-30% over other PBMs. First, its based on a true cost-plus model. You only pay the cost of the drug plus a flat administrative fee—no markup. The integration into LuminX is also key as it saves you time and effort. Using our import utility, all pharmacy claims are electronically processed, eliminating human intervention. Further savings come from storing the pharmacy history under each member's record, facilitating reporting such as stop loss reporting. Savings can also be realized on Major Medical claims processing with electronic processing and auto-adjudication. And Rx COB can save your clients, on average, 8% of their pharmacy spend.

SUBROGATION AND CLAIMS RECOVERY

Claims recovery services integrated into the LuminX system include: subrogation, overpayment recovery, duplicate payment recovery. These services are delivered by a team of experts who have over 15 years experience in claims recovery. The benefits from our claims recovery services that set us apart from the rest are:

- Increased identification and investigation rate (our automated process of filtering and scrubbing claims will identify between 50 and 65% more cases than in-house processes)
- Increased questionnaire response rate (90% response vs. a typical in-house rate of 30-40%)
- Web access for 24/7 secure access to case information as well as full reporting functionality
- Recovery on both DX (standard diagnosis codes) as well as RX (prescription drug) claims

LUMINX PREFERRED | GIVING YOU THE POWER TO COMPETE

With our cost containment solution, you can significantly reduce your clients' health plan costs and increase your efficiencies in order to compete more effectively with health plans and carriers. You'll also get valuable consolidated reporting that will show you the precise savings that you realized as a result of utilizing our service.

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Acclamation Systems, Inc. (ASI) delivers integrated, flexible technology solutions for employee benefits management. Since its inception in 1989, ASI continues to provide some of the world's largest insurance carriers, third party administrators and self-administered organizations with the most comprehensive, powerful benefits management system on the market today: LuminX.



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