

Health Insurance companies (or Healthcare Payers) operate in a dynamic market in which the rules keep changing and inter-relationships among payers, providers, consumers, employers and government steadily grow more complex. To thrive in this new market, Payers must constantly strive to reduce cost, provide higher quality and better service. Most companies, including several of the market leaders, are actively raising their productivity, service levels and compliance with the help of IT to standardize, streamline and automate their internal processes.

Mahindra Satyam's Healthcare Payer Practice

Mahindra Satyam's Healthcare Payer Practice has been consistently ranked as one of the most matured practices in the industry. With a strong team of PAHM-certified domain consultants, we deliver high-end business & IT solutions in the healthcare space. Mahindra Satyam actively participates and implements solutions in compliance with Federal reforms, such as HIPAA compliance, ICD-10 migrations and analyzes the impact of regulatory requirements, business direction and consumer preferences on technology solutions.

Mahindra Satyam offers services and solutions to many healthcare customers across the globe. We have been the preferred partner for six of the top ten health plans in the U.S.

Our services in the Health Insurance space are broadly classified into:

- Industry-led Services
- Technology-led Services
- Regulatory Compliance-led Services

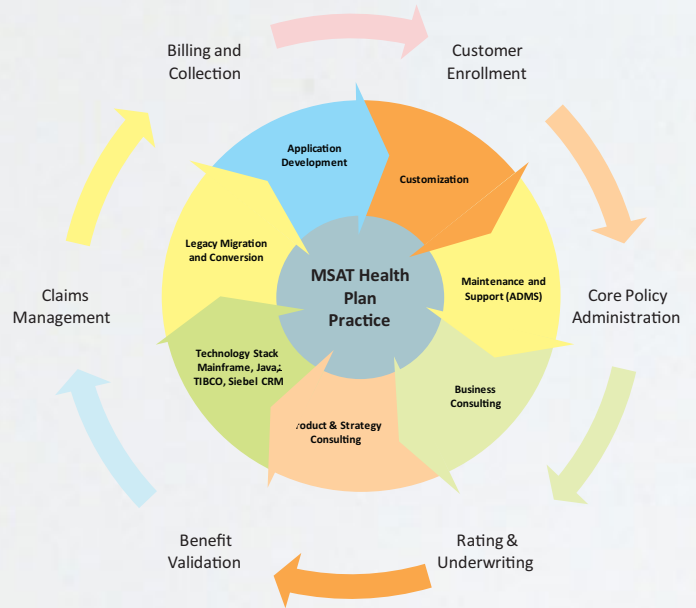


Figure1: Healthcare Insurance Service Spectrum



Industry-led Services

Industry-led services encompass IT services and solutions to assist insurance companies in effective customer enrollments, policy administration, billing & collections, rating & underwriting, benefits validation and claims management.

Customer Enrollment

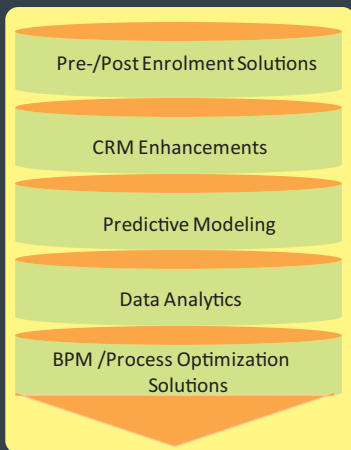


Figure 2: Customer Enrollment Service

Customer Enrollment is one of the key areas of concern for the Healthcare Payers because of the sheer volume of data that requires meticulous processing and entry for downstream underwriting decisions & policy issuance. Customer Enrollment Service focuses on simplifying enrollment process that reduces administrative burden for employers.

Policy Administration

Core Policy Administration processes focus on providing efficient customer service and policy administration at reduced costs to the Payer's end-customers. Core Policy Administration service aims at reducing manual intervention and improving data maintainability and accuracy.

Core Policy Administration Service ensures that Payers gain competitive advantage, enhance customer service, improve operations and business performance.

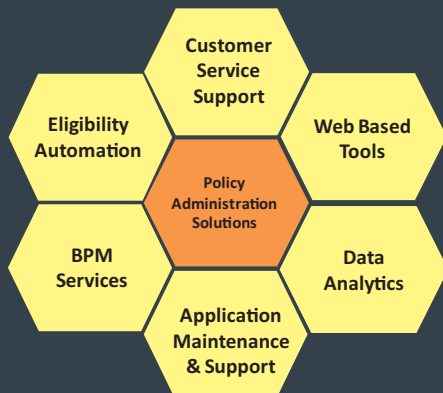


Figure 3: Policy Administration Service

Billing & Collections

Billing & Collection is a key financial process that focuses on improving the revenue cycle of Healthcare Payer and Provider organizations. This process ensures that the Payer appropriately issues payments and benefits in a timely manner. It also emphasizes on ensuring that the providers are reimbursed acceptably for the services rendered.



Figure 4: Billing & Collection Service

This service endow Payers with flexibility and agility to adhere and adjust to new market trends, meet billing and regulatory requirements, achieve operational efficiency and increase profitability.

Automation of the payment processes can equip the payer to combat increasing transaction volumes, administrative costs, regulatory compliance issues and changing market demands.

Rating & Underwriting

Rating & Underwriting Service focuses on delivering web-enabled rate quote and automated underwriting systems. It helps reduce manual intervention, increase rate quote accuracy, decrease turnaround time and manual errors thus leading to improved customer satisfaction. Rating & Underwriting processes directly impacts the profitability of an insurer and hence are very strategic in nature for payer organizations.



Figure 5: Rating & Underwriting Service

Rating & Underwriting Service has evolved towards addressing industry's key pain points. Mahindra Satyam has in-depth experience in providing transformational solutions to its insurance clients.

Benefit Validation

Benefit Validation is the process of verification of benefits. The key to a successful process is providing accurate & timely information by payer. Efficient handling of this process is imperative for the Payer as it affects various critical downstream processes.

Benefit Validation Service is designed to address the business challenges in beneficiary eligibility validation processes for payers.

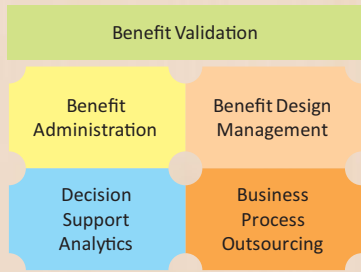


Figure 6: Benefits Validation Service

Claims Management

Claims Management is the process of receiving, reviewing, adjudicating and processing payments efficiently and effectively.

Claims Management Service has evolved towards addressing industry's key pain points. Mahindra Satyam has in-depth experience in providing transformational solutions to its Health Insurance clients in a range of services spanning across verification, adjudication, reprising and payments



Figure 7: Claims Management Service



Technology-led Services

Mahindra Satyam is one of the leaders in Technology-led services. As industry leaders in enterprise business solutions and analytics, we offer end-to-end application, implementation and management services for leading and niche technology stacks in ERP and Business Analytics.

Enterprise Solutions

Mahindra Satyam provides end-to-end ERP, Enterprise Reporting and Business Intelligence consulting and implementation services to Payers.

Mahindra Satyam has an extensive team experienced in implementing and supervising managed care systems which include execution of full-life cycle, end-to-end managed care product implementations. The Practice also offers end-to-end services to cover the implementation and maintenance phases of managed care systems.

Business Analytics

Mahindra Satyam proprietary Business Intelligence framework, iDecisions™, enables efficient business management through integration, intelligence and insight for healthcare companies.

Salient Features

- Industry-standard multi-layer BI Data Model
- Reporting & Analysis layer delivered on various technologies
- Lower implementation, maintenance costs and time-to-market by 30%
- Reduces 80% efforts of data collection for analytical reports
- A modular framework with the ability to leverage the existing tools and data of the customer to provide an adaptable, accessible solution
- Provides comprehensive definition of service offerings and enables multiple hierarchies to drill-down and perform analysis from aggregate to detailed levels
- Technology neutral, supporting as-is & to-be technical environment

The Key Differentiators of Mahindra Satyam's Payer BI Analytics are:

- Width and depth across various subject areas like Utilization Management, Pharmacy Benefit Management, and Care Management.

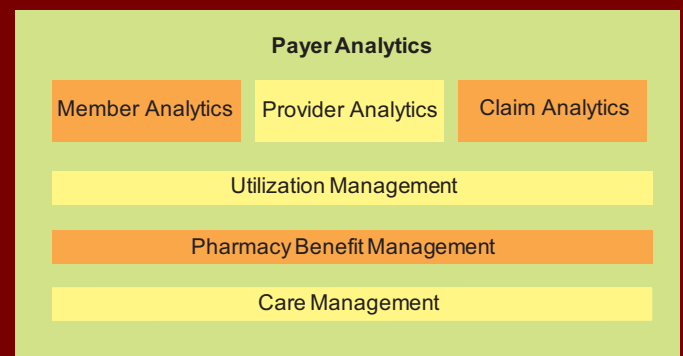


Figure 9: Payer Analytics Solution

The key differentiators of Mahindra Satyam's Claim BI Analytics solution, iClaims Suite:

- Claims processing and service management – Identify claims that can be straight through processed or fast-tracked at a lower cost, proactively identify fraudulent claims, identify bottlenecks and increase processing efficiency.
- Claims analytics and reporting – Gain greater visibility into claims processing; view performance indicators via dashboards; predict fraud, litigation success rates and subrogation.
- Supply chain management – Analyze the supply chain to find low-cost, high-quality suppliers.

Regulatory Compliance-led Services

Given the extent of federal and state regulation in the Healthcare industry, Payers and Providers continuously face challenges to adapt their IT systems to comply with regulations within the stipulated time. Regulatory Compliance-led Services supported by proven assessment and remediation methodologies encompass:

EDI Transactions Services

Mahindra Satyam provides assistance in the following areas pertaining to Electronic Data Interchange:

- Conducting information flow studies
- Verifying the use of HIPAA code sets to support EDI transactions
- Update operational strategies and procedures to capitalize on the transaction code sets

- Data validation, data management services and current systems support for effective HIPAA transactions
- Analysis and implementation support of Payer, provider and business partner specific extensions of the HIPAA transaction set
- Vendor readiness analysis to store HIPAA transaction set information and support the necessary workflow
- Support, design and execute acceptance tests for HIPAA related software upgrades
- Designing strategies and software to support HIPAA transactions, while keeping current systems in place



HIPAA Compliance Solution

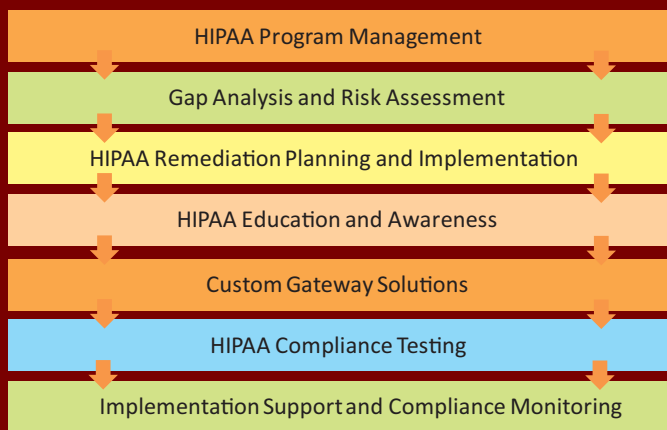


Figure 10: HIPAA Compliance Program

HIPAA calls for simplification of administrative procedures and mandates healthcare organizations to implement standard formats for various transactions. Mahindra Satyam has a proprietary two-phase compliance methodology with compliance assessment and remediation. The framework reduces solution deployment time substantially and accelerates time-to-market.

Mahindra Satyam has a dedicated HIPAA Competency Center. Mahindra Satyam provides a wide array of HIPAA Compliance Services adopting flexible approach depending on health plan scenario.

Legacy Modernization

Mahindra Satyam has been involved in several legacy modernization initiatives. Our experience crosses all health plan business processes such as membership, provider, billing, claims, accounting, utilization management and customer service.

ICD-10 Compliance Solution

Mahindra Satyam provides exclusive service for ICD-10 migration. Our proprietary Conversion & Mapping Engines ensures utmost compliance and business process transformation aided by in-house solution framework consisting of detailed analysis, Gap Analysis, code level amendments and operational cumulative.

HIPAA 5010 Solution

Mahindra Satyam's HIPAA 5010 framework offers a comprehensive solution which encompass assessment, analysis and design; execution, verification, validation, training and setup including increased productivity through HIPAA 5010 Converter. The framework reduces migration cost and cycle time considerably. Proven processes and methodologies ensure 90% offshore execution, substantially reducing cost of solution deployment.

Productivity Tools

HIPAA Conversion Engine

- The suite offers a robust and highly customizable conversion engine to convert existing 4010 X12s to the new 5010 format
- Highly flexible, rules-based conversion engine
- Complete control over how each change is handled and supports bi-directional conversion
- Supports external interfaces (e.g.: Yahoo Geocoder to determine 9 digit zip)
- The conversion engine offers a great deal of flexibility to the users in terms of how each change to the transaction is handled

Clear Benefits

- Changes in version 5010 improves the functionality of HIPAA transactions,
- Provides enhanced value to the users, better Present-on-Admission (POA) reporting on claims, improved use of National Provider Identifier (NPI) numbers
- More functional eligibility transaction that provides greater detailed information

About Mahindra Satyam

Mahindra Satyam (NYSE: SAY) is a leading global business and information technology services company that leverages deep industry and functional expertise, leading technology practices, and an advanced global delivery model to help clients transform their highest-value business processes and improve their business performance.

The Company's professionals excel in enterprise solutions, supply chain management, client relationship management, business intelligence, business process quality, engineering and product lifecycle management, and infrastructure services, among other key capabilities.

Mahindra Satyam is part of the \$7.1 billion Mahindra Group, a global industrial conglomerate and one of the top 10 industrial firms based in India. The Group's interests span financial services, automotive products, trade, retail and logistics, information technology and infrastructure development.

Mahindra Satyam development and delivery centers in the US, Canada, Brazil, the UK, Hungary, Egypt, UAE, India, China, Malaysia, Singapore, and Australia serve numerous clients, including many Fortune 500 organizations.

Global presence



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