

everis

an NTT DATA Company

# Health



Inspiring insurance sector **by everis**



## Health:

Health insurance is one of the areas with the highest levels of growth and concentration in recent years. Growth has continued in recent years despite the economic crisis. Three insurers have almost 60% market share.

The area is characterized by reduced operating margins, resulting from a high accident rate and the high cost of providing the service.

### What really matters

With an increasingly aging population, the demand for healthcare services, as well as the average cost of care, are increasing.

Traditional pay-per-event models are beginning to no longer be appropriate, added-value payment models are more so, depending on the improvement to the insured person's health.

The evolution of technology (IoT, wearable) provides the ability to monitor patients' key health indicators, making them important levers for evolving the insurer's traditional model closer to prevention and welfare models.

everis has a competence center that concentrates knowledge and best practices in health insurance projects, offering services aimed at evolving insurance firms' existing systems (cost reduction, increased savings) and evolving towards innovative solutions.

### Services:

- Service renewal of the core health insurer.
- Cost control service and fraud control.
- Health insurance launch service.



## **Service renewal of the core health insurer.**

When is it necessary to renew a health core? Cyclically, insurers can be seen to be engaged in a process of change and renewal of their major business systems, in terms of functional as well as technological aspects. They seek a fully comprehensive and integrated solution to meet business requirements that enable adaptation to the new demands and that materialise in a fast and flexible way with reduced effort.

### **How everis helps**

- Meeting the current business requirements related to healthcare and commercial activity.
- Improving response times in renewed processes.
- Increasing the quality of the data by decreasing manual intervention, also providing full data traceability.
- Facilitating the maintenance of the systems, through high configurability and reuse of components, which significantly reduces the effort required and, therefore, costs.
- Creating a management model that offers flexible utilization of information in operational, tactical and strategic levels.

### **Differentiated values of everis approach**

- everis has worked on renewing the CORES of major health insurers. This experience means that everis can provide a total guarantee in this type of project.
- everis has created the dedicated Health Competence Centre.
- It has a leading model in health models based on the main market practices.



## **Cost control service and fraud control.**

The medical expenses management service can increase the level of control of health spending at all levels of the care management chain, control practices, integration of the different types of expenditure (medical fees, clinics, ambulances, etc.) and adaptation of the rules to the company's billing.

### **How everis helps**

- Reducing costs through transparency in the process with synchronism between cost authorization and billing rules.
- Improving settlement processing times.
- Increasing the quality of data by decreasing manual intervention and availability of aggregated data on complete costs.
- Defining the business rules that enable control of costs and fraud in health insurance from contracting through to medical expenses settlement.
- Applying a cost control panel to the management model that monitors the behavior of the costs with respect to historical records and enables decision-making about coverage, suppliers and customers

### **Differentiated values of everis approach**

- everis approach is proven through the prism of experience and successful implementation.
- Deep knowledge of how an insurance company is organized.



## **Health insurance launch service.**

The launch service for the health insurance sector enables customers to be accompanied in the process of incorporating health insurance into their business. Defining the organizational, operational and technological objective model. Establishing a road map that defines the steps according to the business strategy. Advising in negotiations with potential suppliers or agents involved (performance management, portfolio transfer potential, etc.).

### **How everis helps**

Accompanying the entity in the process of incorporating health insurance in different areas:

- Identifying health requirements in detail.
- Defining an objective health model in operational, organizational and technological terms and analyzing the impact on the current model.
- Defining and coordinating the plan associated to projects, in project office format.
- Coordinating the processing of authorizing the DGS and negotiating with suppliers.

### **Differentiated values of everis approach**

- Knowledge about health insurance from the business model as well as possible development channels and requirements that need to be covered.



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