Powering the Future
of Healthcare ▶

CitiusTech

Health Plan Regulations

Align enterprise strategy to consumerism transparency and interoperability

Who we are

As a strategic partner to some of the world's largest healthcare and life sciences organizations, we play a deep and meaningful role in accelerating digital innovation, driving sustainable value and helping improve outcomes across the healthcare ecosystem.

With 100% focus on healthcare, CitiusTech is well-positioned to empower health plans at every step of their digital transformation journey. We focus exclusively on delivering specialized solutions and services across the healthcare digital value chain – spanning interoperability, data & analytics, digital engineering, provider performance management and member experience management.

3 out of the 5
national plans are our customers

9 Blue plans
leverage our products and solutions

Regulations Driving Consumerism for Health Plans

Rules

Transparency in Coverage	**Consolidated Appropriations Act**	**CMS Interoperability Rule**
Health insurers to disclose expected out-of-pocket costs for healthcare services and share negotiated rates and allowed charges publicly.	Health plans to refrain from balance billing when members receive emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers.	Health plans to make healthcare information easily available to members by leveraging API's and FHIR.

Impact to Payers

- *MRF files for in-network, OON allowed amount, prescription medications*

- *Online shopping tool for member's out of pocket estimate*

- *Updated provider directories*
- *Members should not be held liable for balance billing*
- *Advance explanation of benefits*
- *Online price comparison tool*
- *ID Cards enhancements*
- *Ensure continuity of care*
- *Independent dispute resolution process*

- *APIs to address patient access rule, provider access rule, document req. lookup service, prior auth support, payer-to-payer data exchange*

Regulatory Implementation Timeline Impacting Payers | 2021 - 2024

Adhering to the following regulatory guidelines will help health plans enhance transparency, empower member experience, and elevate payer-provider collaboration.

Regulations	2021	2022	2023	2024
Transparency In Coverage (TiC)				
Publicly available MRF's: In network file, Allowed amount file, Prescription drug file		Jul		
Web-based shopping tool, with 500 defined commonly shoppable services			Jan	
Web based shopping tool with all items and services				Jan
Consolidated Appropriations Act				
No Surprises Act (NSA) IFR - I		Jan		
No Surprises Act (NSA) IFR - II		Jan		
Good Faith Estimate (GFE) - Insured *TBD*				
Advance EOB *TBD*				
ID Card (MRF) *TBD*				
Provider Directory Update *TBD*				
Continuity of care providers n/w status change		Jan		
Improve provider directories & reimburse enrollees for errors		Jan		
Prescription Drug & Health care Spending		Dec		
CMS Interoperability Rule				
Patient Access API	Jul			
Provider Directory API	Jul			
Document Requirement Lookup Service API			Jan	
Prior Auth Support API			Jan	
Payer to Payer Data Exchange *TBD*				

Key Challenges

- Payers are unable to integrate Gen 2 medical shopping tools with care and clinical workflows

- Payers struggle to deliver real-time advanced explanation of benefits to members using existing claims systems

- Payers striving for a high degree of accuracy between preservice estimates and final cost sharing totals

- Payers face increased competition as pricing information is available publicly, however leveraging analytics increases knowledge of market contracting rates

- Payers will incur additional operational costs due to increased volume of incoming requests, particularly advanced explanation of benefits

- Short implementation timelines and systems complexity have made the "build vs. buy" decision critical for health plans

Payer Regulatory: Key Offerings

Accelerate compliance and strategic organizational objectives.

Improve Member Experience

Improve Care & Quality

Enhance Provider Experience

Consumer Protection

Interoperability

Regulations

Transparency

Affordability

Reduce Operational Costs

- Regulatory Needs
- Payer Goals

Focused Healthcare Consulting	Payer Data & Analytics	Product & Digital Engineering	Health Plans Implementation
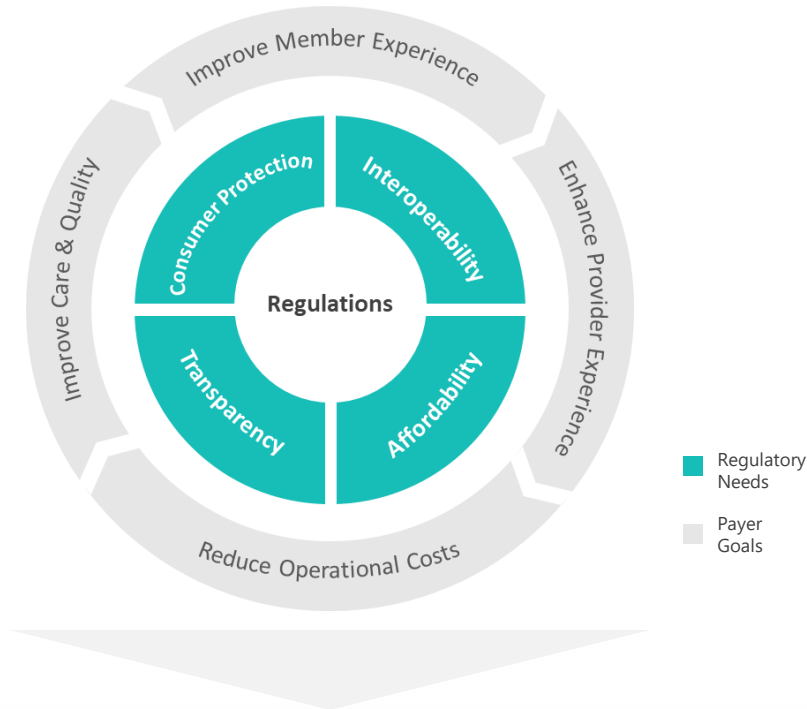
Payer CIOs may view regulations as a compliance exercise or as a business opportunity. Consumer price transparency offers the chance to engage members and build rapport and goodwill.

Payers who take a proactive approach to new regulations will counteract the risk of member abrasion and financial margin compression.

CitiusTech is uniquely positioned to support payer compliance, but also drive market leadership for broader enterprise and business objectives.
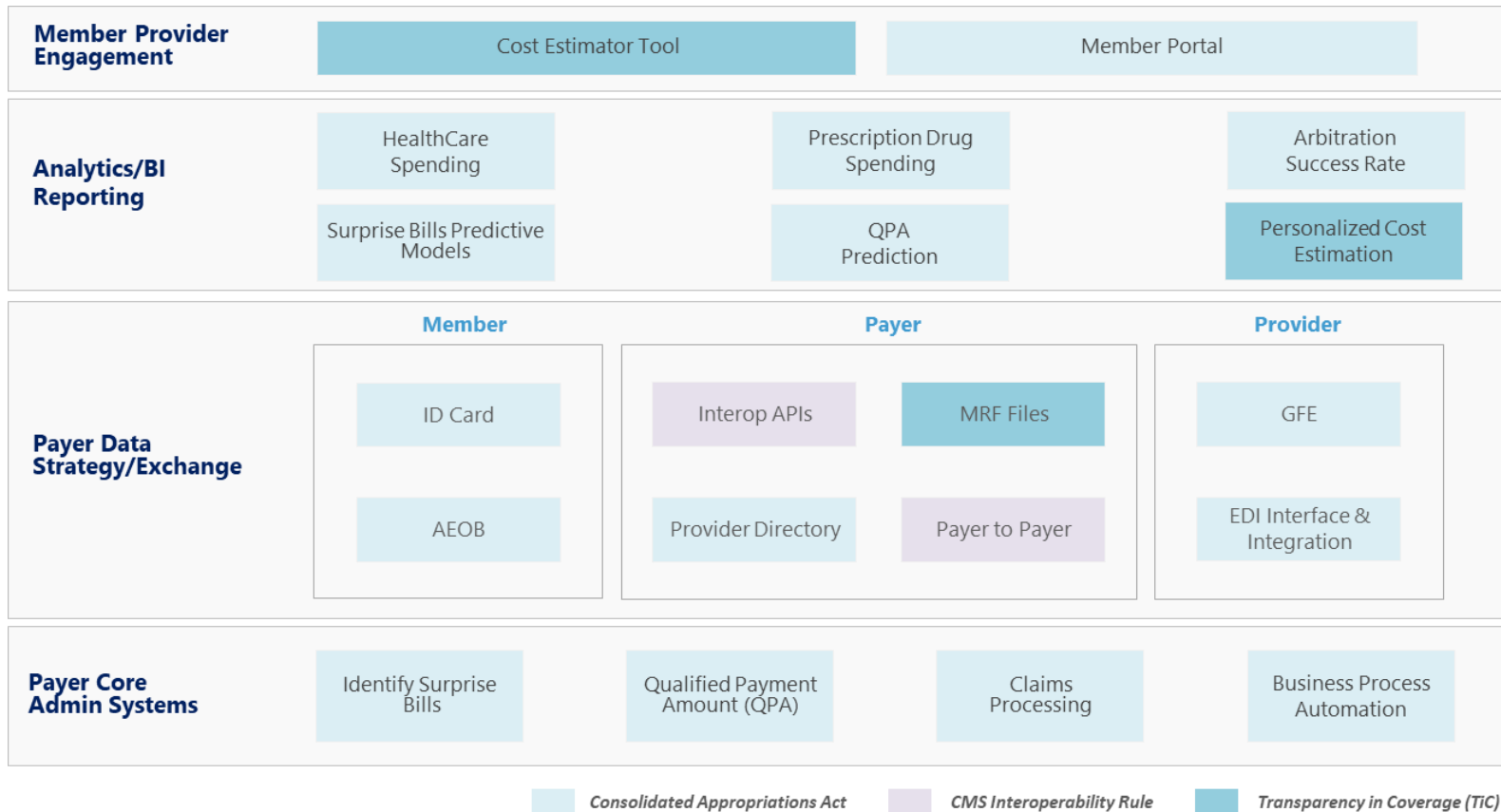
CitiusTech's Framework for Payer Regulations

Our specialized framework visualizes the potential impact of regulations on the health plan's ecosystem.

| **Member Provider Engagement** | Cost Estimator Tool | | Member Portal | |

Analytics/BI Reporting	HealthCare Spending	Prescription Drug Spending	Arbitration Success Rate
	Surprise Bills Predictive Models	QPA Prediction	Personalized Cost Estimation

Payer Data Strategy/Exchange

Member		**Payer**		**Provider**
ID Card	Interop APIs	MRF Files	GFE	
AEOB	Provider Directory	Payer to Payer	EDI Interface & Integration	

| **Payer Core Admin Systems** | Identify Surprise Bills | Qualified Payment Amount (QPA) | Claims Processing | Business Process Automation |

Legend:
- Consolidated Appropriations Act
- CMS Interoperability Rule
- Transparency in Coverage (TiC)

Success Stories: Value-driven Engagements with Leading Health Plans

Leading Blues Health Plan
6+ year relationship

- **End-to-end HEDIS & Star Rating** management improvement ,including AI models, achieving 4.5 Stars

- **Unified Clinical Data Pipeline** processing 10MN CCDAs, closing 270K+ gaps annually

Fortune 100 Health Insurance Company
9+ year relationship

- **Adobe Experience Manager Implementation** for member engagement, delivering 9+ NPS

- **HIE Platform Engineering & Sustenance** supports 1,300+ provider interfaces

- **Salesforce Integration** modernized EOBs, welcome kits, G&A letters, etc.

National Health Plan and Services Organization
8+ year relationship

- **UM Platform modernization** across 1,000+ programs, driving improved clinician experience

- **Enterprise Data Lake on Cloud** enabled 360* view on 25TB+ data from 30+ source systems

About CitiusTech

With 6,500+ healthcare technology professionals worldwide, CitiusTech helps leading healthcare and life sciences organizations reinvent themselves by accelerating digital innovation, leveraging next-gen technologies, and driving data convergence across the healthcare ecosystem.

We provide strategic consulting, digital engineering, data, analytics & AI, specialized platforms and end-to-end solutions to over 130 organizations across the payer, provider, medtech and life sciences industries. Our key focus areas include healthcare interoperability data management, quality performance analytics, value-based care, omni channel member experience, connected health, virtual care delivery, real-world data solutions, clinical development, personalized medicine and population health management.

Our cutting-edge technology expertise, deep healthcare domain expertise and a strong focus on digital transformation enables healthcare and life sciences organizations to deliver better outcomes, accelerate growth, drive efficiencies, and ultimately make a meaningful impact to patients.

100%
healthcare focus

130+
healthcare clients

50M+
lives touched

4.5/5
Client Satisfaction Score

$340M+
worldwide revenue

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