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Eligibility and Benefits (270/271)

The largest number of support calls coming into payers generally relate to Eligibility and Benefit Plan information. We have developed an in-depth Payer Eligibility guide in an effort to assist the payer community in providing a detailed and effective eligibility response. We readily offer our assistance to those who desire it. This product has long been sought after by dental providers, and offers a tremendous potential for reduction in payer support costs. As you can see by the chart below, this service is growing rapidly.

Features
• Connects to more than 105,000 providers
• Around-the-clock systems monitoring
• Reliable, flexible and secure systems using state-of-the-art technology

Benefits
• Realize measureable savings with lower transactions costs
• Reduce call center volume inquiries
• Fewer full time employee (FTE) resources necessary for ongoing support
• Improve provider network relations by offering providers self-service tools
• Enhance provider satisfaction

* Represents all Emdeon Dental Payer
Hosted Eligibility and Benefits

Allow Emdeon Dental to construct the 271 response

Designed to overcome the limitations of payers’ existing systems, Emdeon Hosted Eligibility and Benefits offers real-time healthcare transaction exchange in HIPAA compliant formats, and enables sophisticated eligibility and benefits inquiry and response capability. The Hosted Eligibility and Benefits solution functions as a data-hosting resource on behalf of payer organizations, eliminating payers’ need for expensive upgrades of systems and technology.

Automate providers’ eligibility and benefit inquiries
Emdeon recognizes the need for richer eligibility and benefit information exchange between payers and providers. Emdeon Hosted Real-Time helps reduce provider telephone inquiries to payer call centers by providing substantial member eligibility and benefit detail in an automated inquiry and response transaction. Emdeon Hosted Real-Time offers:

Real-Time Eligibility and Benefits information:
• Patient eligibility status
• Waiting periods
• Frequency and age limitations
• Deductible amount/available amount
• Coinsurance level
• Coverage limitations and exclusions
• Benefit coverages

Reliable, proven solutions and support
By hosting payers’ member eligibility and benefit detail, Emdeon Hosted Eligibility and Benefits allows automated eligibility and benefit verification between payers and our network of 140+ practice management systems representing more than 105,000 providers. Exceptional customer service combined with superior claim management solutions make Emdeon the partner payers can trust to provide world-class transaction solutions. Our highly trained customer service team offers prompt implementation and ongoing support for Hosted Eligibility and Benefits.

Features
• Data hosting for real-time inquiry and response transactions
• Capability to provide rich patient eligibility and benefit information
• Delivers HIPAA compliant responses to provider inquiries
• Short implementation cycle and ongoing customer support

Benefits
• Lowers costs by automating provider interactions including eligibility and benefits
• Achieves HIPAA compliance by transacting with the provider community using X12 standards
• Creates measurable savings from lower transaction costs and reductions in call center volumes
• Improves provider satisfaction by offering self-service inquiry and response capability
Emdeon Dental Connect for Providers – Private Label

**Increased electronic transactions**
Emdeon Dental Connect for Providers – Private Label offers increased electronic transaction volumes because it allows any provider to access a sponsor payer’s portal through the web, with no requirements for provider office management systems or intermediary vendor relationships. Because there are no provider costs for specialized software or per-transaction fees when interfacing with a portal sponsor payer, even providers who previously only interfaced manually may utilize Emdeon Dental Connect for Providers – Private Label for:
- Real-time eligibility and benefit verification
- Claim status inquiries
- Electronic Remittance Advice (ERA) viewing and printing

**Designed for individual needs**
Since Emdeon Dental Connect for Providers – Private Label is developed and maintained by Emdeon, there are no costly applications or system resources to purchase or maintain. Fast payer implementation and real-time enrollment for submitting providers can result in immediate increases in electronic transactions. As with all Emdeon solutions, Emdeon Dental Connect for Providers – Private Label offers intelligent and flexible programming. A wide range of standard configuration options or available individual customization enables Emdeon Dental Connect for Providers – Private Label to integrate with even the most unique payer system. Emdeon Dental Connect for Providers – Private Label can eliminate payers’ costs and resource requirements related to building and maintaining an internally developed portal.

**Improving provider relationships and driving future transaction growth**
After providers login to a payer-branded portal to perform self-service eligibility and benefit verification, messaging them with important communications or directing them to other tools and resources on the payer site is a simple task. The added efficiency, support and technology create a win-win solution for payers and providers.

**Features**
- Secure, personalized web portal for payers’ providers
- Enables real-time patient eligibility and benefit verification, claim status inquiries and ERA viewing and printing from providers
- Fast implementation
- Real-time provider enrollment offers immediate electronic capability
- Flexible programming meets payers’ individual system needs

**Benefits**
- Reduces call center volumes and associated expenses
- Eliminates requirement for capital investments in IT and staffing related to internal portal development and maintenance
- Drives providers directly to payers’ websites
- Increases automation, efficiency and accuracy
- One-stop, multi-payer solution encourages high utilization and increased provider satisfaction
Emdeon Paper-to-EDI Conversion (P2E)

Through state-of-the-art mailroom operations and industry leading scanning and data capture technology, Emdeon Paper-to-EDI Conversion helps payers meet today’s need to process large claim volumes quickly, efficiently and with minimal manual intervention. Outsourcing mailroom operations, scanning, imaging and data capture to Emdeon streamlines processes and allows your organization to focus on core business competencies. When integrated with the Emdeon Vision suite of solutions, retrieving documents, accessing online images of scanned claims and generating user-defined summary reports becomes a simple task, offering you complete control of your document management process from any web-connected PC. Additionally, your paper-initiated claims are integrated with your EDI-initiated claims, offering a single, streamlined pipeline for delivery to your claim system from Emdeon.

Driving business with data and information technology
As an industry leader with decades of experience, Emdeon delivers significant cost savings to payers by leveraging technology to convert claims from paper to electronic formats. Emdeon Paper-to-EDI Conversion unites mailroom functions with world-class scanning and imaging tools, drastically reducing manual intervention and human error at the earliest point of entry into your organization. Automating mail sorting and scanning processes dramatically improves accuracy and productivity, while at the same time reducing expenses.

Successful growth in electronic claim rates begins with Emdeon Paper-to-EDI Conversion
As the nation’s leading electronic healthcare transaction network, Emdeon’s interest in eliminating paper claims altogether is aligned with our customers. With your outsourced scanning and imaging, Emdeon is also able to design growth programs specific to your organization that identify and capitalize on EDI opportunities.
**Simplified Document Management**

Superior data quality and fewer pended claims are the result of data validation and editing tools that perform provider/member matching, eligibility verification and more. Emdeon’s electronic image repository makes document retrieval fast and easy, as well as eliminates the need to maintain a paper claim inventory.

Rely on Emdeon Paper-to-EDI Conversion as your single resource for mailroom, claim scanning and imaging, data capture and image archive solutions. Fast implementation, uninterrupted processing and unsurpassed flexibility in processes and system design are some of the benefits your organization will realize.

**Features**
- Accepts all claim types and attachments
- Real-time viewing and document retrieval
- Easy search functionality for viewing online images of scanned claims
- Comprehensive claim data capture, scrubbing and verification
- Redundant systems eliminate downtime and ensure business continuity
- Comprehensive, web-based customer reports including Job Status Report, Reject Report, Job Aging Report and more

**Benefits**
- Enables outsourcing of mailroom operations, scanning, imaging and data capture
- Improves accuracy and productivity by automating existing manual processes
- Integrates paper-initiated claims with EDI-initiated claims for streamlined delivery to payer adjudication systems
- Increases auto-adjudication rates by delivering cleaner claims
- Eliminates requirements for capital investments in technology or equipment
- Reduces administrative costs associated with processing paper claims
- Original claims can be returned or destroyed
Electronic Claims Submission (Batch 837)

Emdeon Claim Management services offer the expertise of an organization with two decades of experience in the healthcare claims processing industry. Emdeon leads the industry in clearinghouse and eServices solutions for automated EDI workflow that decreases electronic claims receipt and pre-processing cost, reduces phone calls from providers and improves your auto-adjudication rate. Our secure transmission mechanisms, HIPAA translations and formats offer you the best and most reliable connectivity services available so that claims are processed correctly. All of our solutions are backed by highly-trained customer support staff.

All of our services are available to the dental provider directly and/or through our efforts to integrate such services into software systems available in the marketplace. We strive to deliver error free claims to the payer by a variety of processing procedures:

Features
- Connection to more than 105,000 providers
- Expert and efficient implementation
- Supports multiple transaction types in HIPAA-compliant formats
- Strict adherence to X12 standards
- Round-the-clock systems monitoring and technical support
- Reliable, flexible, secure systems and state-of-the-art technology
- Duplicate claim checking
- Single business contact throughout the implementation process
- Payer specific editing

Benefits
- Nation’s largest clearinghouse with the greatest provider reach in the industry
- Sophisticated, value-added transaction editing for cleaner processing
- Transaction growth services
- Ensuring the best ratio of electronic versus paper transactions
- Expert and efficient implementation

Claim Volume*

* Represents all Emdeon Dental Payer
The dental market industry is now processing claims in real-time. Emdeon is convinced that this area is an integral part of claim processing and has expended a great deal of time and energy toward this environment. Real-Time processing is not foreign to Emdeon. In fact, Emdeon processes over 600 million real-time claims annually between retail pharmacies and the payers that adjudicate those types of claims and is the industry leader in real-time insurance eligibility verification transactions at 500 million. Using proven real-time processing technology along with our expertise as a batch clearinghouse, Emdeon is poised to assist the dental market in its quest to process claims in real-time.

What is a Real-Time Claim?
The delivery of an electronic claim from a provider to a payer with a corresponding adjudication response from the payer delivered to the provider during the same telecommunication session.

Providers are increasingly concerned about the impact healthcare plans and high-deductible health plans have on their ability to collect timely payment from their patients. These plans require patients to pay more out-of-pocket costs and providers believe it will get increasingly difficult to get payment from patients. With Real-Time claim adjudication, a provider can ascertain the patient’s financial responsibility prior to rendering care. This technology is advantageous to all parties and especially for providers concerned about the potential for bad debt.

As with most new services in our market, putting the pieces together is vital to its success. Emdeon believes our partnerships with payers, providers and practice management system vendors are key to making real-time claim processing the standard environment for the dental industry. Each piece of the real-time chain is equally important and must all work in unison to achieve the market’s desired result. Payers desiring to move toward real-time claims processing should contact Emdeon today in order to begin the journey.

Features
- Connection to more than 105,000 providers
- Expert and efficient implementation
- State-of-the-art technology

Benefits
- Reduce claims processing time
- Fewer FTE working the telephones to answer claim and benefit inquiries
- Reduce overall denials with front end edits

* Represents all Emdeon Dental Payer Volume
Emdeon offers to our clients the capability of doing real-time claim status checking. This service allows the provider’s office to check on their claims at a time convenient to them, and also lessens the number of calls coming into payer support desks. The claim status check provides the doctor with a complete record of the path of the claim from submission to payment. The service allows for checking of individual claims or by a variety of sort criteria: date, payer, name, etc.

**Features**
- Connection to more than 105,000 providers
- Dedicated dental EDI staff members
- Round-the-clock systems monitoring
- Reliable, flexible, secure systems and state-of-the-art technology

**Benefits**
- Realize measureable savings with lower transactions costs
- Reduce in call center volume for eligibility and claim status inquiries
- Fewer FTE resources necessary for ongoing support
- Improve provider relations by offering self-service tools
- Enhance provider satisfaction
- Transaction growth services

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### Claim Status*

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</tr>
<tr>
<td>2013</td>
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</tbody>
</table>

* Represents all Emdeon Dental Payer
Dental - Value Added Service

Dental claim value-added service delivers data ready for entry to your claims processing system with the goal of improving your auto-adjudication rate.

Dental’s value added service focuses on the quality of claims, offering a simple solution to speed delivery of necessary data by identifying the shortest path and automatically routing the data to the appropriate party in the claim life cycle. Designed to meet the needs of today’s unique healthcare business partners, Dental’s value added service provides a two-tier offering that can be tailored to any business requirements.

Pre-Adjudication claim match
During implementation, Emdeon will work with your organization to identify desired match options. Using payer data feeds, Emdeon will build and host tables which will be used to mimic claim edit requirements. The result – Emdeon processed claims will be cleaner than ever before and a higher percentage will be ready for auto-adjudication. Edits are payer specific and can be changed as your business needs change.

• Eliminate the manual process of verifying subscriber and provider information
• Significantly improve auto-adjudication rates
• Reduce time handling claims that do not meet payer-defined criteria
• Minimize claim processing costs
• Shorten the payment settlement process

Claim routing
The second tier in Dental’s value added service is the intelligent process of identifying the most efficient routing path for healthcare claims to be repriced, reviewed or augmented, and then delivered to the final adjudicator for payment. For example, while PPOs maintain re-pricing information about contractual discounts agreed to by providers, payers maintain group benefit and patient eligibility for healthcare services information. Emdeon Claim Routing service logically links specific data on the claim to:

A) Member eligibility within a group
B) A group coverage to a PPO
C) A provider’s participation in a PPO network

Intelligent claim routing services
Benefit: Reduce steps and touches in re-pricing chain
• Uses data loads such as eligibility, provider or tables
• Claim data augmentation or proprietary format
• Redirection of Claims to PPO Networks/Repricers, Capitated Claims to at risk party (example: Vision, DME)
  ◦ Apply business logic to determine where to route claim
  ◦ Reciprocal claim routing to eliminate processing by incorrect party

Recognized results
Dental’s value added service seamlessly integrates into existing claim flows to provide payers and PPOs a single source, turnkey solution for intelligent claim routing to deliver lower costs and ultimately more timely payment of claims.
Emdeon Dental Connect for Payers

Emdeon Dental Connect for Payers is an Internet based payer portal that is available 24/7. The application provides visibility into the entire life cycle of claims and real-time transactions processed through the Emdeon Dental platform.

Functionality

• Claim search and detail
  Search, sort and view claims that were submitted and processed through the Emdeon Dental platform

• Dental claim form
  View, print or save a Dental claim representation of the electronic claim

• Paper-to-EDI scanned images
  View the Dental claim form prior to it being converted to EDI
  Note: This function is only available to those payers that are contracted for P2E services

• ERA search and detail
  Search, sort and view ERA’s processed by the Emdeon Dental platform in HTML, Text and X12 formats

• Real-time transaction search and detail
  Search, sort and view real-time eligibility, claim status and claim transactions

• Hosted services
  Provides the payer with the ability to view eligibility file history details and also perform a search for members contained within the file
  Note: This function is only available to those payers that are contracted for Hosted Services

• Exporting capabilities
  Export search results and reports to Microsoft Excel®. The data can then be manipulated and utilized by the payer in any fashion they choose (e.g. create provider lists for outreach efforts).

• 5010 claim tester
  Submit 5010 claim jobs in support of 5010 testing
  ◦ Perform a claim search on current production claims
  ◦ Review the results of the claim job submission
  ◦ View the claim as it would be sent in 5010 format
  ◦ View the claim log to determine if any of the claims resulted in an error

• Real-time eligibility transaction tester
  Submit eligibility test transactions and receive an X12, 271 or HTML formatted response

• Reporting
  Create and view claim, ERA, eligibility and claim status reports
  ◦ Daily counts/daily counts by provider
  ◦ Reject counts/reject counts by provider
  ◦ Non-Electronic Claim Submission (ECS) counts
  ◦ Missing National Provider Identifier (NPI) counts
  ◦ Upgrade counts
• View billing summary and detail
  Create and view monthly billing summary reports. Detailed reports are available to narrow your research down
to the date claims processed by Emdeon, daily total of claims processed by Emdeon, price charged for each
and more.
  Note: Billing information is only available to those payers that are billed directly from the Connecticut Dental Office

• Role based security
  Request different access levels to the application for your users
Emdeon ePayment™

Initially, offering Electronic Funds Transfer (EFT) services for healthcare claims payments was touted as the silver bullet for eliminating the unnecessary administrative costs required for payers and providers to process paper-based healthcare claims payments. It would be cheaper for the payer and easier for the provider. A no-brainer, right? But what payers in the industry have probably learned the hard way is that relying on providers to enroll with proprietary EFT systems isn’t the silver bullet they imagined. Non-standardized, time-consuming paperwork required by providers to enroll with each new payer has resulted in a slow rate of provider enrollment.

Leveraging Emdeon ePayment, part of the Emdeon Payment Network™, payers don’t have to rely on provider enrollment anymore to send the vast majority of provider payments electronically. Within Emdeon ePayment, there are three different paths that electronic payments can take from payer to provider.

Virtual Card Payments
For providers not yet enrolled for ACH, Emdeon ePayment offers an innovative payment distribution method that converts paper check payments to electronic using existing card networks. Emdeon can send virtual card information that providers use to key payment information into their existing Point-of-Service (POS) terminals which electronically routes the payment using card networks and deposits funds into the provider’s existing merchant account. Since the provider is accepting the payment using their existing systems, no enrollment is required.

ACH Direct Deposit
With access to Emdeon’s database of providers already enrolled for and accepting ACH payments, payers can switch more providers receiving paper checks to ACH payments. In addition to receiving payments via ACH direct deposit, providers can also receive access to Electronic Remittance Advice (ERA) using Emdeon Payment Manager™, an online reconciliation tool.

Image Cash Letter (ICL) Technology
Using ICL technology, printed checks are converted to electronic payments, which can be sent to a provider or a provider’s bank lockbox without requiring the payer to change workflows or complete an electronic payment implementation in most instances.

Emdeon ePayment ERA Suite

Payer Generated 835 ERA distributes a payer-generated 835 ERA to providers thru Emdeon’s extensive distribution channel. When paired with our EFT service delivery, the 835 ERA can be linked and delivered in tandem to ease provider reconciliation. This simplifies provider reconciliation by enabling the addition of the issued ACH ID into the ERA data.

Emdeon Generated 835 ERA distributes an Emdeon-created 835 ERA based upon payer supplied data elements. When paired with our EFT service delivery, the 835 ERA can be linked and delivered in tandem to ease Provider reconciliation. By leveraging our expertise and experience, Emdeon can help you please providers who are able to simplify account posting by utilizing your 835 ERA.

EOP PDF Imaging displays a PDF image of the original printed explanation of payment (EOP) through Emdeon Payment Manager – ePayment Edition, which is provided free for the provider at the time of EFT service enrollment. This feature enables the provider to search, view and print their remittance statements online and without paper, delivering more savings to you. This functionality is included with any implementation of ePayment EFT/ERA service and/or new payment services implementation.
Intelligent Analytical Engine

Revolutionary. Reduce, and Possibly Eliminate Your Provider Payment Distribution Printing Expense.¹

Did you know that nine out of 10 healthcare claims payments are still paper-based?² Due to the historical dependency on provider enrollment for electronic payments, healthcare lags behind other industries by still largely relying on a print-and-mail focused model for paying providers. The result? Billions of dollars of administrative expense for payers and providers alike. Wonder how big this money pit actually is? Try $11 billion³. Both sides realize that the solution is to switch from paper to electronic. But how? The dependency on and complexity of provider enrollment for electronic payments is a significant factor that has stalled widespread adoption.

Until now. Introducing, Emdeon Payment Network.™

To reduce, and in some cases possibly eliminate, payment distribution printing expenses, Emdeon Payment Network offers a comprehensive suite of services that combines electronic and print payment infrastructures with an intelligent analytical engine to identify the available, preferred payment distribution channel for each and every transaction.

By providing more opportunities to shift transactions from paper checks to electronic payments while providing considerable postage and operational savings for the remaining printed payments, Emdeon Payment Network gives payers a strategic cost containment solution.

¹ Reduction of provider payment distribution expenses varies based on the Emdeon Payment Network services selected, the provider adoption rates of those services and payment transaction volume and dollar value.

² and ³ USHEI 2010 National Progress Report

Comprehensive Suite of Provider Payment Distribution Services

Emdeon is an experienced leader in the healthcare financial industry that processed over $100 billion in healthcare related payments in 2011.⁴ By combining our vast network of providers and payers with established relationships with financial institutions, credit card processors and Emdeon owned and operated print centers, Emdeon Payment Network can help give payers an edge across all payment distribution methods.

Emdeon Payment Network Infrastructure

Emdeon ePayment™

- Virtual Card Payments
- ACH Payments
- ICL Payments

Mailed Check Payments

- Emdeon Healthpayers USA Postage Cooperative
- Emdeon Printing and Fulfillment

⁴ Represents the total number of print and electronic healthcare related payments distributed by Emdeon during 2011 through Emdeon ePayment, Emdeon Payment Automation, Healthpayers USA Postage Cooperative, Emdeon Patient Pay Online and Emdeon eCashiering.
Today there really is no silver bullet to immediately change the way all provider payments are made. Therefore, multiple channels must be used in order to drive down provider payment distribution expenses. That’s why Emdeon Payment Network leverages the capabilities of three integrated solutions that can switch the vast majority of paper check-based provider payments to electronic methods consisting of:

- Virtual card payments
- Automated Clearing House (ACH) direct deposit payments
- Image Cash Letter (ICL) payments

If payments are not eligible for electronic fulfillment, Emdeon can also efficiently print and mail a check to the provider utilizing Emdeon Printing and Fulfillment™ and enable payers to take advantage of significant postage savings with Emdeon Healthpayers USA Postage Cooperative™.

**Integrated solutions within Emdeon Payment Network:**

- Emdeon ePayment™
- Emdeon Printing and Fulfillment™
- Emdeon Healthpayers USA Postage Cooperative™

The diagram above represents a sample decision tree to determine payment routing based on payer preferences. Emdeon can develop a provider payment distribution strategy that is designed to accommodate payer payment distribution preferences from a primarily print-focused approach to an aggressive electronic distribution strategy.
Decrease Payment Expense with an Intelligent Analytical Engine

Need to distribute both electronic and paper-based provider payments but concerned about scalability issues with proprietary systems or administrative resource constraints associated with managing multiple payment distribution vendors?

Given the expanding complexity of provider payment distribution, Emdeon Payment Network™ is designed to virtually eliminate the burden associated with payment management so you can focus on more strategic projects.

Powered by an intelligent analytical engine, Emdeon Payment Network examines inbound payment files and routes each payment using the available, preferred payment distribution method to minimize payment distribution expenses. Payment files are evaluated by Emdeon in order to identify the preferred electronic payment method including virtual card, ACH and ICL payments. Any remaining payments are then printed and mailed using Emdeon Healthpayers USA Postage Cooperative,™ which is a lower cost alternative to traditional check payments since postage and handling costs are shared across multiple payers.

Can significantly reduce provider payment distribution expenses, and in some instances, potentially eliminate provider payment distribution printing costs completely5

Using three key strategies, Emdeon Payment Network™ is designed to transform how provider payments are delivered by helping payers cut costs and bypass the hurdle of provider enrollment.

1. Switches the vast majority of paper check-based provider payments to electronic methods consisting of virtual card payments, ACH direct deposit payments and ICL payments. Together, these remove the hurdle of provider enrollment.

2. Powered by an intelligent analytical engine, Emdeon Payment Network examines inbound payment files and routes each payment using the available, preferred payment distribution method to minimize payment distribution expenses.

3. If payments aren’t eligible for electronic fulfillment, Emdeon can efficiently print and mail a check to the provider utilizing Emdeon Printing and Fulfillment™ and Emdeon Healthpayers USA Postage Cooperative™. These services help payers overcome reduced economies of scale when electronic payment methods aren’t accessible by providing payment print and mail services that use a unique, proprietary postage cooperative to lower printing and mailing costs in comparison to in-house printing or traditional print vendors.

(5) Reduction of provider payment distribution expenses varies based on the Emdeon Payment Network services selected, the provider adoption rates of those services and payment transaction volume and dollar value.
Emdeon Virtual Card Payments

Payers like you have been taking notice of Virtual Card Payments recently. Why? Because there are substantial cost savings opportunities when traditional paper check payments are replaced with Virtual Card Payments.

Using Virtual Card Payments, not only can you save money, but Emdeon could even pay you based on your Virtual Card Payment transaction volume.*

Prior to the arrival of Virtual Card Payments, many payers attempted to route more payments electronically via ACH direct deposit in an effort to reduce the administrative expenses associated with printing and mailing paper checks. Since provider enrollment is required to switch from paper to ACH payment distribution, payers can be limited in successfully delivering the majority of their payments electronically which, unfortunately, can also limit their ability to save money.

Unleash Your Ability to Reduce Print Distribution Expenses With Virtual Card Payments, you are no longer held back by the barrier of provider enrollment. This is an important facet of Virtual Card Payments since you can be empowered to switch the majority, or even all, of your provider payments from paper checks to Virtual Card Payments and reap a substantial cost savings as a result.

Advantages of Virtual Card Payments for Payers
- Emdeon Virtual Card Payments represent an important step in the right direction to help you cut provider payment distribution costs
- Emdeon could even end up paying you for provider payments sent via Virtual Card Payments
- Eliminates the hassle of printing and mailing of checks
- Processes payments electronically to increase efficiencies and profitability
- Eliminates the hassle of managing provider enrollment for ACH

*Estimated potential annual value will be based on converting your organization’s annual paper-based provider payments distributed by Emdeon to Virtual Card Payments as well as certain assumptions on payment conversion rates, provider adoption rates, applicable merchant processing fees and EPN services selected, among other items.
Emdeon Healthpayers
USA Postage Cooperative™

Unfortunately, traditional strategies where payments are printed and mailed individually create an unnecessary administrative expense. To address this pain point, Emdeon created a central hub for paper-based claims payment distribution. By bundling payments from multiple payers into a single packet for each provider, Emdeon can offer a lower cost alternative to traditional check payments since postage and handling costs are shared across multiple payers.

Created to reduce the hassles and expense associated with internal printing and fulfillment resources, Emdeon Healthpayers USA Postage Cooperative is the nation's first and largest healthcare postage co-op and offers customers significant postage and operational savings. Currently, Emdeon Healthpayers USA Postage Cooperative centralizes all provider communications, including Explanation of Benefits (EOBs), payments and correspondence, for over 650 payer organizations.

Payers can realize greater savings in print and operational expenses through Emdeon’s ability to combine payment and remittance correspondence in one envelope to each provider, on behalf of multiple payers.

Figure 1: Emdeon Healthpayers USA Postage Cooperative customers’ average savings in terms of variance from average cost versus variance in USPS® postage rates over the same period.
Features
• Experienced leader in the healthcare industry that processed over $100 billion in healthcare related payments in 2011
• Provides a comprehensive approach to electronic and print payment management
• Offers a variety of print and electronic payment channels including virtual card, Automated Clearing House (ACH) direct deposit and Image Cash Letter (ICL) payment capabilities
• Provides access to a database of ACH direct deposit enrolled providers
• Intelligent, analytical engine simplifies provider payment distribution
• Deep understanding of HIPAA guidelines related to printing and distributing Protected Health Information for provider payments and EOBs

Benefits
• Can significantly reduce provider payment distribution expenses, and in some instances, potentially eliminate provider payment distribution printing costs completely
• Switches the vast majority of paper check-based provider payments to electronic
• Minimizes payment distribution expenses by automatically using the available, preferred payment distribution channel
• Provides peace of mind to payers by ensuring that ACH payments can be distributed in compliance with legislative mandates

Emdeon Printing and Fulfillment™

Created to reduce the hassles and expense associated with internal printing and fulfillment resources, Emdeon Printing and Fulfillment enables payers to realize postage and print savings through advanced fulfillment capabilities and better management of print and mailroom processes.

Through the Emdeon Printing and Fulfillment solution, Emdeon analyzes data from each payer and consolidates payment correspondence from each payer per provider. On behalf of a payer organization, Emdeon Printing and Fulfillment mails providers consolidated payment correspondence regarding multiple members from a single payer.

By mailing one envelope containing multiple correspondences, Emdeon is able to pass savings in postage and print material costs on to our payer customers.
ERA Transactions

Today’s increasing healthcare management costs dictate the need to increase efficiency in payment cycle management. Providers posting electronic remittances can do so more quickly and accurately than posting from paper remits. Additionally, they can reduce their support calls to the payer with electronic remittances.

At Emdeon, our payment transaction processing infrastructure makes us uniquely positioned to address these and other payment management needs. Our ability to help drive a complete electronic environment with efficient Electronic Remittance Advice (ERA) Transactions allows payers to more effectively process and distribute remittance advice to multiple providers and locations. At the same time, your providers will realize a more efficient and accurate reimbursement process.

The Emdeon Advantage

As a proven provider of solutions that facilitate electronic information exchange, communications and transactions between payers, providers and members, Emdeon is helping healthcare payers across the country improve administrative and clinical processes, increase efficiencies and reduce costs.

With our unparalleled connectivity, we offer payers access to the largest network of submitting providers and vendors in the nation. Our products and services meet the needs of an emerging health business model that increasingly relies on e-commerce, business intelligence and collaborative communications...all in an integrated, electronic environment.

After all, Emdeon has been exclusively serving the healthcare industry for more than two decades. We understand a health plan’s organizational structure and operations like few healthcare vendors do.
Benefiting Payers, Providers and Vendors

Using ERA Transactions from Emdeon, health plans can:

• Improve efficiencies and minimize print and mail costs by utilizing electronic transactions
• Deploy quicker payment communications to providers and vendors, as compared to paper remittance advices
• Accelerate and improve secondary billing processes
• Process and send HIPAA-compliant 835 formatted ERA files

At the same time, your providers and vendors can:

• Eliminate manual posting of payment information, resulting in significantly fewer data entry errors
• Increase the number of electronic remittance transactions received with minimal effort
• Rely on Emdeon's strong customer service support and proven track record in ERA processing and delivery
• Streamline daily posting routines to conduct everyday transactions more easily, efficiently and accurately
• Receive HIPAA-compliant X12 ERAs for efficiently posting with minimal manual adjustments

Total ERA (Processed)*

* Represents all Emdeon Dental Payer
Emdeon Data Centers
Powering, the single largest financial and administrative information exchange in the U.S. healthcare system

Recently, Emdeon opened the second of two new data centers that serve as the central nervous system for the largest and most powerful network in healthcare. With a truly state of the art infrastructure, these centers allow us to provide a single, interactive and standards-based transaction processing and analytics platform that integrates payers, providers, pharmacies and consumers. The capabilities these data centers give us are helping create and deliver innovative and transformative workflow solutions that benefit all of Emdeon’s key stakeholders, driving greater efficiencies and further simplifying the business of healthcare.

Safety, security and availability
These data centers are redundant and independent facilities located hundreds of miles apart to ensure all data is safe, secure and available when you need it. Dual, redundant 10 gigabit pipelines move data at lightning-fast speeds between both facilities. This eliminates many of the downtime issues that can plague networks, and ensures that Emdeon customers have the access they need, when they need it.
One partner. Many innovations.

Our new data centers are not the beginning or the end of our dedication to developing and acquiring the best technologies required to be a leading innovator: it’s what we do every day. Adding the best functionality available lays the groundwork for our industry-leading revenue and payment cycle management and clinical information exchange solutions.

Our customers expect the best from Emdeon, and we’re dedicated to delivering the best in every solution we offer. That’s how we help so many providers, payers and pharmacies save time and money with just one partner, and that’s how you can get more with Emdeon.

To discover more about Emdeon’s innovations, visit us at www.emdeon.com/innovation.

Personal guided tours of our state of the art data centers are available upon request. Contact your Emdeon Representative if interested.

**Discover The Power Of An Emdeon Partnership**

Connectivity. Convenience.
Industry-leading Solutions
backed by world-class technology

When you think of Emdeon, you probably think of the industry-leading revenue and payment cycle management solutions we provide to nearly every facet of the healthcare industry. What might not jump to mind as quickly, however, is our continuous and wide-reaching investment in delivering technological innovation to our customers. These innovations are the backbone of our solutions, and a key part of how we’re improving the way you do business.

One partner, many solutions
The technology behind every Emdeon solution, supported by smart and dedicated people, gives us a unique ability to improve your revenue and payment cycle management from end-to-end with just one partner. We offer over 100 solutions designed to save time and money for payers, providers and pharmacies of every size and scale.
V. DENTAL CONTACTS AND IMPORTANT LINKS

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Emdeon Dental Connect for Payers
http://emdeondental.com/

Emdeon Dental Connect for Providers – Private Label Tutorial
http://emdeondental.com/

Payer Enrollment
http://emdeon.com/enrollment/index.php

Dental Payer Lists:

Dental Claims and ERAs
https://access.emdeon.com/PayerLists/

Dental Real-Time
https://access.emdeon.com/PayerLists/

Emdeon Payer Solutions
www.emdeon.com/payers/

Emdeon Compatible Dental Software Systems

Important Links:

EHNAC
http://www.ehnac.org/

BBB
www.bbb.org/nashville/businessreviews/billing-service/emdeon-in-nashville-tn-37023499

NDDEDIC
http://www.ndedic.com/home/

WPC-EDI
http://www.wpc-edi.com/

MGMA
Gold Affiliate
http://www.mgma.com

US Healthcare Efficiency Index
http://www.ushealthcareindex.com
Emdeon is a leading provider of revenue and payment cycle management and clinical information exchange solutions, connecting payers, providers and patients in the U.S. healthcare system. To learn more, visit our website at www.emdeon.com.