



#### Solution sheet

# Payment integrity Together, we will do this.

Using Human Ingenuity, EXL Health looks and goes deeper to ensure payment accuracy and reduce fraud, waste, and abuse



## Payers – including health plans and PBMs – are overpaying providers and pharmacies for treatment of their members by significant amounts.

Whether caused by provider fraud, waste, and abuse (FWA), billing error, or their own payment errors, the result of these over payments force payers to either raise premiums or reduce benefits. It is, therefore, critical to implement cutting-edge, thoughtfully curated solutions to target the root causes at play.

### **Specific challenges that limit payment accuracy include:**

- Inherent complexity combined with system/workflow limitations that fail to accurately manage payment and processing requirements
- Inability to precisely target billing and adjudication errors due to

disconnected, disparate data and non-data assets

- Provider pushback and reluctance to participate in the audit and recovery processes
- Limited visibility into the performance/ROI of payers' current efforts
- Scarce internal resources and expertise to perform thorough reviews
- Government regulations (e.g. prompt payment timelines)
- Explosive growth in telehealth and remote care, creating a need for new and innovative approaches to payment integrity



### **Data and analytics service providers**

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## Introducing EXL Health's payment integrity services

**At EXL Health, Human Ingenuity is the catalyst with which we solve your complex payment integrity problems. We combine data, cutting-edge technology, advanced analytics, flexible platforms, and deep domain expertise to deliver superior results.**

Our consultative approach adapts to your evolving needs. Our innovative, tailored solutions are developed through collaborative engagement focused on your current and dynamic business challenges and regulatory pressures. Through it, we establish and nurture long-term, forward-thinking business relationships – true partnerships. Together, We Will Do This is more than just a marketing headline – it's a commitment, our promise to you.

### Our solutions

**Our payment integrity solutions are based on a 360° view that integrates the claim, the provider, the payer, and the member for deeper insights.**

We help payers refine their selection of high-risk providers while preventing and correcting improper claims payments more efficiently. We strive to engage and educate providers to adjust erroneous behaviors. As a result, audits are fewer, more targeted, and subsequently more effective, giving both payers and providers more time and resources to allocate towards member care.

Based on your needs and preference, we can deliver an end-to-end solution via a fully outsourced managed service model or a hosted environment with an on-premise analytics platform designed for your specific needs.

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**EXL Payment integrity solutions 360° view**



## Payment integrity solutions

### Medical and pharmacy claims auditing

We innovate by leveraging proprietary analytics technologies, best-in-class clinical reviews, and unparalleled expertise to mitigate over payments and maximize savings.

- Medical record review
- Root cause identification and remediation
- Pharmacy auditing and analytics
- Fraud, waste and abuse (FWA) identification
- Prepayment solutions
- Audit workflow management software

### Data mining

Through sophisticated data modeling, enabled by analytics Spend Cubes, we apply our deep domain knowledge to find more and better savings.

- Coding review
- Contract compliance and payment management
- Outer analytics
- Remediation of root causes in payment and clinical policies
- Duplicates/readmits
- Coordination of benefits and eligibility related errors

### Subrogation

We offer software and services for third-party liability case management, from identification to recovery.

Third-party liability/subrogation services  
Subrogation workflow management software  
- My Socrates

### Provider experience

#### Provider experience

We reduce abrasion and collaborate with providers to improve billing and payment performance through transparent processes and clear communications focused on what's happening and why.

- Provider gold carding
- Provider billing and behavior analysis and scoring
- Provider abrasion analysis
- Provider intervention and education insights
- Provider behavior modification

# 6 of the top 10 health plans and 3 of the top 5 PBMs partner with EXL Health

## Digital Transformation

We at EXL Health leverage our multi-payer dataset and aggressively apply digital solutions, such as artificial intelligence (AI), natural language processing (NLP) and robotics processing automation (RPA), to maximize performance and financial-related results. Other benefits include:

- Speed to savings
- Deeper insights lead to more savings
- Nimble and extensible solutions
- Transparent and accessible information
- Impactful data visualization

We are very pleased with our partnership with EXL. Their extensive analytics add substantial value in accuracy and produce valuable insights, and their robust clinical auditing processes enable accurate identification of over payments and improved provider experience. They are a pleasure to work with, and we value each new opportunity to have them help us improve and transform our Payment Integrity efforts.

Vice President Payment Integrity Large U.S. Health Plan

### Data mining

A national health plan, serving over 14 million lives, was looking to identify payment errors and recover over payments. Through innovative data mining techniques, EXL Health:

**\$13.5M**

**Recovered** in one year as a subsequent pass service provider

**Contributed** to overall efforts resulting in

**\$125M**

**Identified**

**Numerous** root cause issues and worked with the client to address them

### Analytics ingenuity

A large multi-state health plan that processed 4 million+ monthly claims, involving 48 terabytes of data in 1,000 tables, wanted to optimize use of their complex data. Leveraging its analytics ingenuity, EXL Health:

**\$1.1B**

**Identified** in payments recovering about \$900M

**75%+**

**Proceeded** queries within 45 to 60 minutes of receipt

**98%**

**Overall** quality rate achieved

### Audit and IT experience

A top national PBM needed an efficient process to review pharmacy claims for discrepancies and errors prior to payment. Leveraging our robust pool of expert auditors and IT resources to create a scalable and repeatable program across all lines of business to avoid inappropriate payments, EXL Health:

**\$20M+**

**Realized** in annual cost avoidance (\$1.6M/month for client)

**Enabled**

the PBM to offer an enhanced FWA package to their health plan clients

**Identified**

top discrepancies to pinpoint outliers and needed behavior change

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We look forward to partnering with you and contributing to the shared goals of ensuring payment accuracy and reducing fraud, waste, and abuse.

## Proven outcomes

### **Human Ingenuity at work**

The great news is that our process excels! Across the depth and breadth of our programs, we have one of the highest true-positive rates in the industry, resulting in substantial recoverable savings for our partner clients. Both providers and clients appreciate that the quality of our holistic audits and reviews results in one of the lowest appeals rates in the industry.

The preceding page displays just a few examples of how our deep collaborative approach combined data, technology and domain expertise to deliver superior payment integrity solutions to our partner clients.

## Why partner with EXL Health?

- Our engagements are founded on listening to and understanding your needs. We then rapidly deliver flexible and configurable solutions using a proven framework to address them.
- We facilitate clear and consistent communications throughout our partnership, including an ongoing feedback loop, to adjust to your changing needs quickly and thoughtfully.
- We quickly act on industry and regulatory changes – whether via new analytics to detect inappropriate COVID-19 behavior, solutions to guide provider behavior in new/problematic areas like telehealth, or incorporating the transition by CMS of payment methods for home health and skilled nursing facilities.
- We continually identify new ways to capture savings: data mining, analyzing data, trends and outliers; finding emerging patterns of risk and applying or developing unique solutions.
- Our expertise uniquely encompasses both non-clinical and clinical domains, with a highly skilled workforce enabling over 20 subclinical programs.
- We effectively deploy our technology and analytic capabilities across payment life-cycle needs; pre- and post-pay domains and emerging pre-submission applications.
- You can augment or fully outsource your technology, analytics and staffing needs to EXL Health.



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To find out more, contact us



[exlservice.com](http://exlservice.com)

EXL Health combines deep domain expertise with analytic insights and technology-enabled services to transform how care is delivered, managed, and paid. Leveraging Human Ingenuity, we collaborate with our clients to solve complex problems and enhance their performance with nimble, scalable solutions. With data on more than 260 million lives, we work with hundreds of organizations across the healthcare ecosystem. We help payers improve member care quality and network performance, manage population risk, and optimize revenue while decreasing administrative waste and reducing health claim expenditures. We help Pharmacy Benefit Managers (PBMs) manage member drug benefits and reduce drug spending while maintaining quality. We help provider organizations proactively manage risk, improve outcomes, and optimize network performance. We provide Life Sciences companies with enriched data, insights through advanced analytics and data visualization tools to get the right treatment to the right patient at the right time.

EXL (NASDAQ: EXLS) is a leading operations management and analytics company that helps our clients build and grow sustainable businesses. By orchestrating our domain expertise, data, analytics and digital technology, we look deeper to design and manage agile, customer-centric operating models to improve global operations, drive profitability, enhance customer satisfaction, increase data-driven insights, and manage risk and compliance. Headquartered in New York, EXL has more than 32,600 professionals in locations throughout the United States, the UK, Europe, India, the Philippines, Colombia, Australia and South Africa. EXL serves multiple industries including insurance, healthcare, banking and financial services, utilities, travel, transportation and logistics, media and retail, among others.

For more information, visit [exlservice.com](http://exlservice.com)