

EBill Compliance Services :

Workers' Compensation Payers

Regulatory Compliance: GLBA, HIPAA and Other Federal and State Regulations

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), Gramm-Leach-Bliley, and other State regulatory mandates place strict rules on how organizations process, record, track and disclose or disseminate business and patient information. To be compliant, organizations must implement systems, controls and procedures that improve information security and privacy, ensure accuracy and provide a reliable information audit trail.

Payer Electronic Bill and Attachment Compliance Challenges

Gramm-Leach Bliley, HIPAA and other Federal and State Regulations place tough privacy, security and accountability rules on businesses, and their executives. The stakes are high: enforcement regimes require organizations to meet the new standards for regulatory compliance, on a sustainable basis.

To meet corporate compliance requirements, in many instances organizations must find business process automation and information delivery solutions that can help protect communication security, privacy and accuracy – while providing fast, efficient delivery of governed business information.

The following are some of the complex challenges payers face in meeting accountable compliance requirements with respect to Federal and State medical EDI / electronic bill and attachment administration. Payers must be able to:

- . Support HIPAA ASCX12N Transactions.
- . Receive electronic bills and attachments that are HIPAA compliant.
- . Electronically receive and store attachments/documents associated with a bill in compliance with HIPAA
- . Perform bill pre- adjudication, indexing, edits and data validation.
- . Send ASC X12N Acknowledgement transaction status notification to the submitter.
- . Some Jurisdictions require payers to be able to offer non-ASCX 12N solutions for submitters to exchange data electronically using other electronic formats.
- . Requires secure EDI transmission complying with the Federal National Institute Standards and Technology (NIST), and Federal Information Processing Standards (FIPS) guidelines.
- . Requires the ability to store protected health information per NIST and FIPS guidelines.
- . Requires the ability to convert eBills (and / or paper bills) to the payer's format (called Normalization).
- . Requires the ability to render "Clean Bill Images" from bill data.
- . In addition to ensuring HIPAA compliance within their own organization, payers and providers must ensure all of their third-party service providers are able to meet HIPAA and State regulatory compliance rules.
- . Requires the ability to comply with contract requirements and relationship management of EDT Trading Partners, Business Associates and or other contracting vendors.
- . Requires the ability to support business process automation and trading partner connectivity strategies.

- . Requires change in business process to meet complex federal and state business and regulatory requirements in order to ensure regulatory process are handled in a matter that protects the organization from any vulnerability to enforcement penalties.

Jopari recognizes the significant challenges that GLB, HIPAA and other Federal and State regulations present to the provider and payer community, and has developed products and services that comprehensively assist Payers' compliance strategies.

Jopari is an industry leading domestic outsourcing company. Through performance excellence and effective application of our sophisticated technology and business practices, the Company's compliance solutions deliver significant administrative cost savings as well as benchmark operational efficiencies for clients.



Jopari Compliance Services Profile

Jopari EDI Transaction Gateway Clearinghouse Services

Jopari Solutions provides automated electronic bill and attachment receipt and payment processing services for insurance payers, enabling payer compliance with emerging Federal and transaction processing requirements. These services include the following:

- . EBill & Attachments Receipt / Delivery
 - o Direct from Providers , Clearing Houses and Other Vendors
- . Management of EDI Trading Partner Agreements w/ Providers
- . Supports full ASC X12N Transaction Processing including Form production:
- . Bill Indexing, Validation and Rejection Functions:
System applies various levels of complex edits, validation processes and rule based routing
- . Clean Claim (Bill) Delivery to Payer
- . Conversion of eBills to Payer Specified Format
 - o EDI, Paper, Image, EDMS
- . Conversion of Scanned Bills to Data for Automated Bill Entry (OCR / KFI)
- . Electronic EOR Delivery to Providers
- . Seamless Integration to Payers Existing Workflow
- . Reduce technology-related internal investment requirements
- . HIPAA and GLBA Compliance

Jopari Paper Data Conversion Solutions

Jopari Solutions Inc. provides services to accept delivery of paper bills and convert them into electronic data to drive efficiencies into the client's processing. Jopari services are compliant with Federal and State Security and Privacy requirements. These services include the following:

- . Mailroom Outsourcing
 - . Medical Bills / Correspondence
- . Paper Bill Conversion / Data Capture
- . Paper Bill & Attachment Document Type Identification / Tagging (Optional)
- . Supports Full Paper Bill Processing

- . Bills / Attachments
- . Reject Letters
- . Denial Letters
- . Paper Check / EOR's

Jopari Paperless Workflow Solutions

Federal and State regulatory mandates place strict rules on how organizations process, record, track and disclose or disseminate business and patient information. To be compliant, organizations must implement systems, controls and procedures that improve information security and privacy, ensure accuracy and provide a reliable information audit trail.

Jopari 's business process automation and paperless workflow services provide compliance solutions that streamline workflow processes, protect communication security and accuracy while providing fast, efficient electronic delivery of critical information. These services include:

- . Full Paperless Single Workflow Architecture Solutions including document management and paperless archive storage compatible with both front and back end Bill Review workflow
 - . Seamless Support for eBill & Paper Bill Processing
 - . Inbound EDI Bill Data / Bill Image Accommodation
 - . Inbound Paper Bill Data / Bill Image Accommodation (Optional)
- . Private Label / Branding (Optional)
- . Secure Payer User Authentication
 - . Payer Specific Password Security Rules
 - . Rights / Roles Administration
- . Bill to Claim Indexing
- . Bill to Provider Indexing
- . Bill Validation
 - . Jurisdictional Rules
 - . Payer Specific Rules
- . Flexible Manager / Adjuster View
 - . Inbound Task List Management
 - . Bill Approval / Payment Approval / Bill Re-Indexing
- . eBill & Attachment 360 degree View
 - . Jurisdictional Payment Timeframe Indicators
 - . Rendered "Clear View" Bill Image Rendering from Bill Data
 - . Payer Specific Task Escalation
 - . Approval / Reject / Re-Index
 - . Approval Routing to Bill Review
 - . Feedback / Messaging from Bill Review Vendor (Optional)
 - . For Additional Data Requests from Payer
 - . Access to Attachment Images
 - . Access to Original Bill Scan (for Paper Bills)
- . Notes and Diary Capability
 - . Claim Level / Bill Level
 - . Records Claim Level System Events
- . Integration of Notes / Diary to Claims Management System / Document Management System (Optional)
- . Payment Approval View (Optional)
 - . Approval / Adjustment / Denial
 - . Bill Level / Line Item Level
 - . Denial Reason / Free Text Accommodation
- . Claim 360 Degree Dashboard View

- . Robust Search / Retrieve Capabilities
 - . Data & Images
- . Support for:
 - . Paper Bills
 - . EDI Bills
 - . Attachments
 - . Payment Records
 - . EOR / EOB
 - . Correspondence / Reports
 - . Diary / Notes

Jopari Automated Payment Processing Solutions

Jopari provides broad Electronic Funds Transfer (EFT) compliance processing capability that spans multiple payment types including: medical, TD & PD benefits, legal, vendor, reimbursement, P&C, & general AP. Support for multiple payment types allows the payer organization to maximize the benefits of payment automation across all payment functions.

Jopari's electronic payment solution provides smart electronic remittance information processing, as well. Electronic remittance information processing links the payment to the remittance either physically or logically, and gives the payer multiple remittance format options including web based PDFs, ANSI Standard Formats (ANSI x12 835 / 820) via EDI and custom formats such as Flat File, CSV and Excel formats. These services include:

■ Jopari Payer Portal Services

The Jopari Portal provides payers and payees with the ability to securely access and view their specific medical bill, attachment /documents, payment data and download the Explanations of Review (EOR) or Explanations of Benefits (EOB) in PDF formats. Because these documents are delivered electronically to the payee, the payer is relieved of the need to print process and mail paper copies. The Jopari Portal also provides users the ability to view ASCX12N 835 transactions in a Plain English Format.

- Full Payment History Warehousing Services (7 Years)
- Web-based Portal Access 24 x 7
- Electronic EOR (PDF) Delivery
- Robust Search / Retrieve Capability
- Automated Bill / Payment Status Inquiry
- Bill Status
- Original Bill / Attachment View (Optional)
- Payment Status
- Payment Info / EOR View
- EFT Processed Date
- Check Honored Date (Optional)
- Appeal / Reconsideration w/ Attachments (Optional)
- Fraud Exposure Reduction
- Password Access to PHI Data is Fully Audited / HIPAA/ NIST Compliant

■ Jopari Payer Medical Bill State Reporting

Many states require payers to comply with complex reporting requirements. Jopari specializes in advanced data management services and provides a flexible outer layer to payers' legacy systems.

Because Jopari is processing both payment and remittance (EOR/EOB) data, Jopari can use “flex” data technology to produce a variety of state reporting services, including Post Adjudication Medical EDI State Reporting services. Post-adjudication state reporting can be done economical, with little or no IT impact. Specific features include:

- State Reporting Data Analysis
 - Requirements / Gap Analysis
- Data Mapping
- Jurisdictional Compliant Report Generation / Delivery
- Rules Based Automated Error Correction / File Resubmission
- Payer Directed Error Exception Management

■ **A CALL TO ACTION**

HIPAA and recent economic stimulus legislation, the American Recovery and Reinvestment Act (ARRA), contain a section called the Health Information Technology for Economic and Clinical Health Act (“HITECH Act”). The HITECH ACT greatly impacts health care provider and payer communities by requiring sweeping changes to the HIPAA Privacy and Security Rules.

Other regulatory challenges facing payer and provider communities include State eBill mandates applicable to the Property and Casualty Industry. The terminology “eBill” refers to electronic data exchange (EDI) of medical bills, attachments, payments and other associated ASC X12 transactions (medical bills other than health care “claims”). California and Texas have mandated workers compensation eBill rules. Minnesota has mandated eBill rules for all lines of insurance business, including the auto industry.

The Property and Casualty industry challenge is migrating bill processing from intensive paper-based manual workflow to automation. Individual Payers must either allocate scarce internal resources to EDI technology, knowledge resources and management infrastructure development; or find a trusted business partner able to dedicate the requisite eBill technical solutions and competencies, on the Payer’s behalf.

Most state-mandated eBill rules align with HIPAA ASCX12N transaction sets, and security and privacy protections. Each state enforces its own modified eBill and HIPAA stakeholder requirements. Multi-jurisdictional compliance regimes represent a back office operational challenge for the payer community.

In California, for example, providers are allowed to “opt in” if they would like to send eBills and attachments to a payer. Accelerated timely payment requirements – 15 days for electronic bills, rather than 45 days for traditional paper bills – act to encourage, but do not mandate, participation.

California Payers, on the other hand, must “have the ability” to receive and send electronic data interchange (EDI) transactions. They must therefore acquire dual bill format processing capability. Each California Payer has the challenge to configure and manage dual (paper and electronic) workflow. In states where all bills must be exchanged electronically, this type of dual workflow is also necessary during transition periods – which can run several years and/or allow for permanent eBill waivers.

Where Property & Casualty back office medical EDI is needed – whether under mandate or voluntarily, Jopari’s proven solutions respond to each Payer’s strategic needs and objectives. Our expertise and experience relieve the Payer’s IT resources. We efficiently implement according to each Payer’s business time table. Jopari is best at what we do: enabling inherent cost benefits of back office eBill, ePay and eRemittance processing to be quickly, efficiently expressed on the Payer’s ULAE bottom line.