For many payers, the decision whether to offer short- and long-term disability insurance is shaped largely by the level of technical difficulty—and the cost—involved in administering disability plans and reimbursing claims. How can you add a revenue-generating disability line of business (LOB) while preserving, or even improving, your administrative efficiencies?

The answer lies in expanding a solution that many payers today are already using—the TriZetto® Facets® enterprise platform for core administration. The Facets solution is part of the Cognizant line of TriZetto® Healthcare Products—a portfolio of software solutions that help healthcare organizations enhance revenue growth, drive administrative efficiency, improve cost and quality of care, and improve the member and patient experience.

The Facets® Disability Module:
- Stores disability product components
- Allows entry of initial short- and long-term disability claims
- Provides views into processed claims and claims payments
- Integrates the details of the disability claim, including payments, for a single customer-service view

Whether your plan is commercial-only or extends into other lines of business, such as Medicare, dental, individual and disability, you’ll experience the advantages of integrated functionality that optimizes the coordination of benefits and care for your plan members.
**Processing powered by the TriZetto Facets platform**

The Facets Disability Module runs on the same Facets platform used for commercial, Medicare, Medicaid and other specialty business lines. Plans will improve administrative efficiencies by utilizing and leveraging existing member data to pay claims, bill employer groups and provide detailed customer service views.

To establish short-term or long-term disability benefits, payers simply need to initiate a claim within the Disability Claims Processing application to:

- Automatically generate short- and long-term disability payments at appropriate intervals (weekly, bi-weekly, monthly)
- Generate continuous payment (checks/EOBs) for a predetermined period of time
- Implement elimination periods based on “cause” type (illness, accident, no fault, workers comp and hospitalization)
- Calculate and display real-time benefits
- Apply overrides for the entire benefit period or for specific payments

**Increase member and provider satisfaction with data views that cross multiple business lines**

Because the Disability Module leverages Facets system member data and reporting tools, customer service representatives can view and report data the same way, regardless of claim type. This reduces training time, improves the ability to provide a complete view of a member’s claims history and helps resolve customer issues quickly.

**Leverage Facets to expand and offer LOBs**

- Commercial
- Dental
- Behavioral
- Vision
- Short- & long-term disability

**End-to-end solutions for your business**

In addition to Facets and the Facets Disability Module, we offer an extensive line of solutions and services that harness the power of digital to optimize your business. Achieve new levels of performance and efficiency with Digital Business, Digital Operations, and Digital Systems and Technology capabilities from Cognizant.

For more information about how the Cognizant line of TriZetto Healthcare Products can help you enhance revenue growth, drive administrative efficiency, and improve cost and quality of care, call 1-800-569-1222 or visit www.cognizant.com/trizetto.

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**About Cognizant**

Cognizant’s Healthcare Business Unit works with healthcare organizations to provide collaborative, innovative solutions that address the industry’s most pressing IT and business challenges—from rethinking new business models, to optimizing operations and enabling technology innovation. A global leader in healthcare, our industry-specific services and solutions support leading payers, providers and pharmacy benefit managers worldwide. For more information, visit www.cognizant.com/healthcare.