Cognizant® Healthcare BPaaS solution

Modernizing healthcare operations and accelerating the transition to value-based care with BPaaS
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The need for modernized foundational IT infrastructure and an ecosystem-based operating model that prioritizes collaboration, agility and resilience to keep pace with the increasingly data-driven healthcare market is apparent. The price of platform modernization or replacement, however, can be prohibitive. To solve this pervasive issue, many payers and payviders are turning to Cognizant’s platform-based BPaaS solution to modernize their operations and accelerate their transition to value-based healthcare.

Combining people, processes and technology, the Cognizant® Healthcare BPaaS solution leverages TriZetto® core administration platforms, best-in-class processes that facilitate cost savings and data sharing, and a scalable workforce with deep industry knowledge.
An effective BPaaS model connects front-, middle- and back-offices using emerging technologies to drive better outcomes.

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The BPaaS Solution: Delivering value with a digital ecosystem

Enabling technology modernization and scalable growth while reducing risk
Building a strong digital backbone for healthcare organizations

Success is enabled by leveraging the right products, applications and partnerships while continually future-proofing security.

Experience
Delivering the experience and engagement consumers demand utilizing intelligence and data insights

Intelligence
Leveraging analytics and AI capabilities to drive meaningful insights into customer data and informing health services

Integration
Extracting data from modernized records systems to enable greater integration and unlock the cross-silo omnichannel experience

Modernization
Modernizing systems of record to optimize data usage, including integration with legacy IT models during implementation
Digital technology is critical to healthcare transformation

A strong digital backbone is built on new foundational IT infrastructures and operating models

- IT modernization and security
- Cloud migration
- Data and analytics
- Automation

New partnerships, collaboration and innovation
Human experience is the new benchmark

Consumers expect unified experiences across physical, digital and stakeholder silos.

There is greater focus on the convenience and accessibility of care across virtual and physical settings.

Organizations must deliver:

- Anywhere on-demand care access and capabilities
- Seamless, integrated consumer-centered experiences
- Greater visibility, value for money and price transparency
- Personalized treatment and care
An updated core unlocks business value.

Certified Secure

Just as modern businesses adapt to changing customer needs and market shifts, applications need to continuously evolve to meet the needs of the business. The key to keeping pace with the demand for modern applications is an updated core system.

**Become agile**
Transformation becomes quicker and more effective once the health plan's foundation is solid. Change need not disrupt the business.

**Cut down costs**
Automation allows organizations to modernize at scale, applying changes across the entire application portfolio.

**Drive business goals**
Modernizing helps bring data from across the organization together, enabling better decision-making and improved outcomes for the business.

**Stay competitive**
Business is limited if it's tied to legacy technology. Leveraging the cloud and other technologies unlocks opportunities and keeps organizations competitive.
A cloud-based infrastructure is the foundation of a modern business.

Cloud technology enables payers to expand and contract services easily and cost-efficiently based on volumes and/or service demand. It also enables more efficient exchange of information across platforms.

Cloud is more than virtualized infrastructure and processes—it’s the modern business platform that enables the future of work and the creation of your desired business outcomes.

Work is an activity, not a place
Work-from-anywhere is here to stay.

Collaboration accelerates innovation
Cloud fosters collaboration across global teams.

Sustainability drives profitability
Reinvention through technology drives better revenues and margins.

Online experiences make or break a business
Cloud-native small businesses can outperform established corporations in the digital marketplace.
Accelerating healthcare with an updated core utilizing AI and machine learning (ML).

- Drives autonomous, automated decision-making that improves throughput.
- Reduces rote tasks, eliminating rules-based processes and minimizing manual handoffs among systems through automation.
- Replaces slow, outdated manual processes with streamlined, automated workflows.

Artificial Intelligence

Machine Learning

Increased Efficiency

Improved Health Outcomes

Enhanced Compliance

Benefits of AI and ML
The power of partnership—a comprehensive partnership model

Maximized through an integrated, modern platform

Payers entrust key aspects of their businesses to Cognizant, with mutual benefits for both parties including reduced costs, increased efficiencies, enhanced member satisfaction ratings and improved retention rates.
Driving outcomes with a shared business model

BPaaS is a single solution that addresses a health plan's core operational challenges, all from a single vendor.
Cognizant Healthcare BPaaS solution at a glance

- Secure and elastic infrastructure managed by Cognizant
- Consolidated best-in-class platform and applications
- Upgrades and end-to-end testing included in consumption-based (per member, per month) pricing
- Global resources with health plan expertise
- Flexible to meet your needs
Cognizant’s pre-integrated, next-generation digital ecosystem

**Cognizant tools**
Utilize applications and tools owned by Cognizant

**Upgrades**
Built-in upgrade strategy (or as necessary for compliance);
Key portions of the platform will be current

**Automated**
Deployments via automated deployment tool with high availability balanced across multiple data centers

**Integration**
Out-of-the-box integration with core platforms across the ecosystem

**Workflows**
Workflows across platform instances via CRM workflow engine

**Real-time**
Vendor-agnostic trading partner/clearing house integration; supports both batch and real-time EDI transactions

**Vendor-agnostic**
Single fulfillment tool connects all applications across BPaaS ecosystem

**Single instance**
Production platform isolated to a single customer instance; core and surrounding applications share nothing across instances
Quality, transparency and compliance across all lines of business

The Cognizant Healthcare BPaaS solution provides end-to-end capabilities across the healthcare payer and payvider value chain, with experience and capabilities for established or start-up plans of any size, across multiple lines of business.

- **Quality**: Star Ratings, Health Effectiveness Data and Information Set (HEDIS®) scores
- **Transparency**: Plan has full transparency to all transactions through dashboards and reporting
- **Compliance**: Oversight and audit support

**Commercial**
- Groups
- Individuals
- Prescription Drug Plans
- Exchanges

**Government Programs**
- Medicare Advantage
- Managed Medicaid
- Prescription Drug Plans
- Special Needs Plans
- Medicare Supplement
- Dual Eligible
6–9 months onboarding through standardized playbook

- Government programs-specific Functional Review Checklist to scope
- Comprehensive project plans, client deliverable documents and detailed status report templates
- Standard templates, benefits and authorization rules
- Compensation grids to configure provider reimbursements
- Detailed test plans and use case scenarios, including negative testing
- Detailed requirements grids
Holistic security and integrated compliance are key functions in the BPaaS ecosystem.

Certified Secure

The Cognizant Healthcare BPaaS solution is HITRUST CSF certified, demonstrating that our core administrative platform and data center meet key regulations and industry-defined requirements and manage risk appropriately.
Meeting operational requirements of the BPaaS ecosystem

Outcomes-based SLAs and operational transparency ensure quality and compliance.

**Outcomes-Based Commitments**
- **Enrollment**
  - SLAs measuring letters, ID card timeliness and submission to CMS
- **Claims and Encounters**
  - SLAs measuring accuracy and turnaround time (TAT)
- **Billing**
  - SLAs measuring billing accuracy and timeliness
- **Customer Service**
  - SLAs measuring automated speech recognition (ASR), abandonment rate, first contact resolution (FCR) and survey-based CSAT

**Complete Transparency**
- Real-time dashboards for all functions on the desktop through **Cognizant Live Insights™**
- Member sentiment analytics through **CogniLOGIX™**

**Operational Reports**
- 83 Reports
- 13 Categories

**Representative samples:**
- Enrollment/disenrollment report
- Utilization management (UM) reconciliation report/UM intake listing
- Claim payment/overpayment
- Claim lag report - medical
- Daily cash activity report
- TAT measurement—encounter and rejection submission
- Additional customized reports for Medicaid and Medicare
### Plan Challenges

1. High Selling, General & Administrative Expenses (SG&A), Medical Loss Ratio (MLR) requirements
2. High capital expenditure
3. Aggressive expansion plans
4. Scalability constraints
5. Technology debt, legacy systems
6. Inefficient operations

### Outcomes

- **TCO reduction:** ≈ 25% to 50%
- **Administrative Loss Ratio (ALR) reduction**
- **Zero to minimal capital expense**
- **Expand/launch program in six months**
- **Digital-at-scale** jump-start engagement with cross-scale operations
- **Next-generation, pre-integrated and vendor-agnostic**
- **SLA commitment** from day one
A BPaaS delivery model enables technology modernization and scalable growth while reducing risk.

The Cognizant Healthcare BPaaS solution can help payers and payviders that lack modern technology infrastructure or financial resources modernize their operations and accelerate their transition to value-based healthcare. Cognizant Healthcare BPaaS provides cloud-based cost efficiencies while eliminating siloed and multi-vendor technology challenges, streamlining processes and providing the data payers and payviders need to make informed decisions - all leading to a reduction in TCO, better health outcomes and enhanced member experiences.

For more information about how the Cognizant Healthcare BPaaS solution can enable your health plan to deliver the next generation of healthcare, please visit us at https://www.cognizant.com/us/en/trizetto/healthcare-bpaas-solution
About Cognizant

Cognizant (Nasdaq-100: CTSH) is one of the world’s leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 185 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at www.cognizant.com or follow us @Cognizant.