



Case Study: Healthcare

## Vantage Health Plan uses cost share reduction functionality to streamline Commercial benefit plan design

Reduce plan creation time while maximizing cost share variants with TriZetto QNXT™ CSR capabilities.

Louisiana-based Vantage Health Plan Inc. prides itself on offering highly flexible plan designs that incorporate variable per diems, multiple out-of-pocket (OOP) maximum values and a wide range of deductible options. Because of this flexibility, Vantage maintained nearly 200 benefit plans—a time-consuming and labor-intensive practice.

In seeking a solution that would simplify this process, the team at Vantage looked to their experience working in the Federally Facilitated Marketplace, where the TriZetto QNXT core administration system applies cost share reduction functionality to health benefit plans offered on the Health Insurance Exchange.

Recognizing the potential of applying CSR functionality to its Commercial business line, Vantage reached out to the QNXT solution specialists at Cognizant for help enhancing its system. The goal was to expand the system's CSR capabilities to reduce the number of benefit plans created and maintained.

### At a glance

A QNXT platform client in the Federally Facilitated Marketplace, operating in both Medicare and Commercial markets, Vantage Health Plan helped Cognizant design enhanced cost share reduction functionality for its non-Exchange business.

### Outcomes

- Reduced the number of benefit plans by 93%.
- Reduced benefit plan creation time by 80%.
- Applied one benefit plan to satisfy multiple cost share variants.
- Improved implementation of sponsor/plan annual renewals and additions.

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“This is a prime example of taking a functioning solution from one area and making it work for additional, unintended purposes. Using the CSR functionality of QNXT for our other lines of business was a brilliant idea that is helping our company be more efficient.”

> **Rhonda Haygood, Chief Financial Officer,  
Vantage Health Plan Inc.**

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“This enhanced CSR functionality has enabled us to tap into the full potential of the QNXT benefit system and saved us from duplicating efforts during plan creation.”

➤ **Scott Johnson, IT Applications Manager,  
Vantage Health Plan Inc.**

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### **Expanded functionality simplifies plan building**

With valuable insights from the Vantage team, Cognizant designed and implemented enhanced CSR features targeted at streamlining the plan building processes associated with non-Exchange business.

Vantage now uses one plan to satisfy many cost share variants—applying an array of OOP maximums, deductibles and per diems per benefit plan. As a result, the organization reduced the number of benefit plans it maintains by 93%.

Vantage also reduced by 80% the time needed to create benefit plans. These efficiencies freed up experienced staff to conduct audits to increase accuracy.

Working with the team from Cognizant, Vantage Health Plan enabled a key QNXT system CSR enhancement that streamlines benefit plan design and implementation while driving more rapid implementation of sponsor/plan annual renewals and additions.

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### **About Cognizant Healthcare**

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](http://www.cognizant.com/healthcare).

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### **About Vantage Health Plan Inc.**

Vantage Health Plan, Inc. was formed in 1994 by physicians who wanted to provide quality healthcare coverage through the teamwork of physicians and their patients. Vantage provides health insurance coverage for nearly 50,000 members and contracts with over 15,000 Louisiana healthcare providers. [www.vantagehealthplan.com](http://www.vantagehealthplan.com)

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### **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 193 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](http://www.cognizant.com) or follow us [@Cognizant](https://twitter.com/Cognizant).

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