ANOUD+

Medical Insurance

Anoud+ Medical Insurance is a comprehensive policy administration solution with all the features to run a modern and highly efficient health insurance operation.

- Group medical insurance

- Individual and family medical insurance

Anoud+ Medical Insurance enables engagement with key stakeholders through the following touch points and integrations:

- Direct – brick & mortar outlets

- Direct – online portal

- Broker and agents

- Member portals

- Corporate portals

- Provider portals and API integrations

- Smartphone apps

ANOUD+

Key Functionalities

Product Configuration
- Product / plan set-up
- Agent commission management
- Workflow management
- Adjudication engine
- Provider network management
- Pricing engine set-up
- User management & authorization
- Clinic management
- Fraud flagging

Underwriting / Policy Administration
- Quotation / policy issurance
- Table of benefits definition
- Installment payment of premiums
- Auto accounting generation and billings
- Payment link for premium collection for individual medical insurance policies
- Proportional treaty & facultative reinsurance placement and automated cessions
- Customer credit limit validation
- Exclusions for Diagnosis
- Policy limit utilization
- Payment gateway integration
- Mid-term adjustments, endorsements, and renewals
- Medical card printing / Temporary card printing / Health certificate

Provider Management
- Price list management with CPT, CDT, CDA code mappings
- Network management
- Specialties and physician management
- Installment payment of premiums
- Version of diagnosis (ICD9 / ICD10)

Pre-Authorization
- Member eligibility check
- Pre-approval intimation / tracking / processing / appeal
- Policy / clinical / fraud adjudication
- Pharmacy benefits pre-approvals and adjudication
- Pre-approval automation rules engine

Claims Management
- Master batch intimation with MDS
- Master batch tracking / processing / re-processing / reversals / appeal
- Master batch allocation
- Policy / clinical / fraudulent adjudication
- Clinical adjudication through international codifications for diagnosis (ICD10 AM/CM), Procedures (CPT, CDT, CDA), consumables (HCPCS) & Drugs
- Automated facultative and other reinsurance allocation