

# ANOUD<sup>+</sup>

## Medical Insurance

Provide Holistic Health Plans

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<sup>+</sup> 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

## Key Functionalities



### Product Configuration

- Product/plan set-up
- Agent commission management
- Workflow management
- Adjudication engine
- Provider network management
- Pricing engine set-up
- User management and authorisation
- Clinic management
- Fraud flagging



### Underwriting/Policy Administration

- Quotation/policy issuance
- 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 and facultative reinsurance placement and automated sessions
- Customer credit limit validation
- Exclusions for diagnosis
- Policy limit utilisation
- 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 and CDA code mappings
- Network management
- Specialties and physician management
- Installment payment of premiums
- Version of diagnosis (ICD9/ICD10)



### Pre-Authorisation

- 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), and drugs
- Automated facultative and other reinsurance allocation