SOLUTION BRIEF

Protect the Payer

CGI's suite of solutions for integrated program integrity management

CGI

Introduction

Healthcare payers face ever-growing burdens to ensure the integrity of the claims they process and the security of the sensitive data they hold—to protect both the financial health of the organization and the physical health of their members.

Sophisticated fraudsters continue to bypass and evade controls. Cyber-attacks are aimed at disrupting business and stealing personal health information (PHI). Fraud, waste and abuse billing schemes can elicit improper payments. And bad actors can pose as legitimate entities to divert payments to fund other illicit activity.

It is an imperative to know who you are paying, how much you should pay, whether a payment is legitimate and that the payment environment is secure.

The acceleration of digital transformation to satisfy consumer demands for immediacy and personalization places added pressure on payers' already overstretched audit, security and compliance departments.

These factors are changing the way healthcare payers fight fraud, waste and abuse. CGI offers a comprehensive suite of solutions and digital accelerators aimed at protecting the payer from these threats.

CGI's Protect the Payer Suite

CGI has developed a comprehensive package of solutions in our Protect the Payer (PTP) Suite to address program integrity holistically throughout the payer enterprise. Collectively, these solutions leverage cognitive analytics for a highly targeted approach to transaction screening, provider due diligence, preventing fraud and waste, and strengthening cybersecurity.

Individually, these solutions are battle tested in protecting some of the largest public and private organizations. Together, they allow you to work with a single accountable partner for protection. This means lower risk due to single-provider efficiency, ease of communication, greater transparency and better reliability and availability. Additional benefits include one-stop service for upgrades, integration, hosting, administration and management.
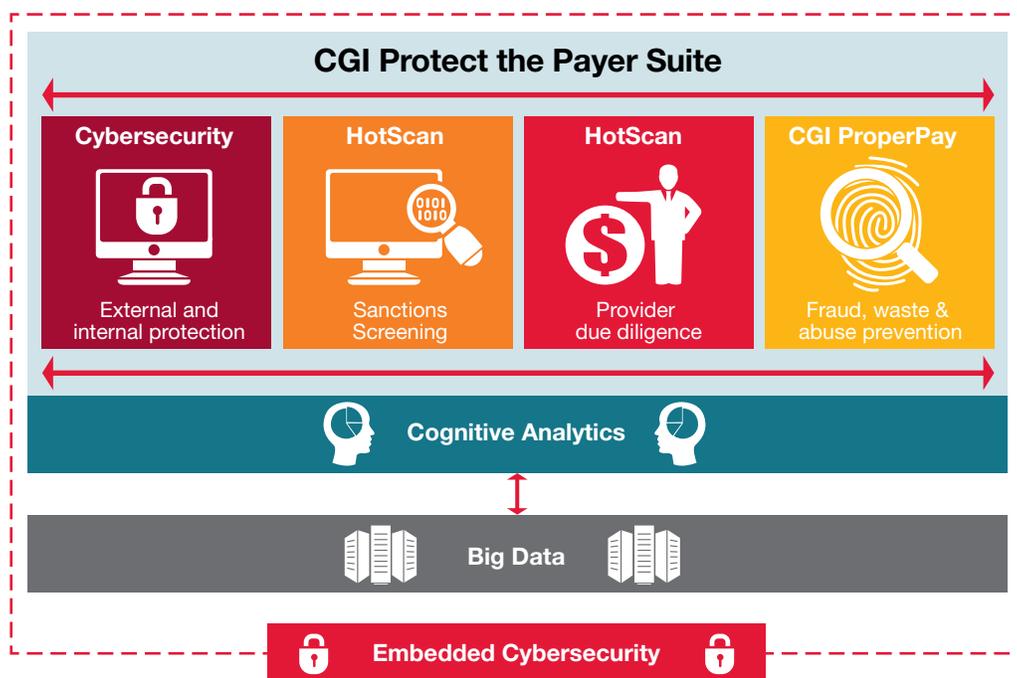
CGI's Protect the Payer Suite provides market-leading solutions and services to support the payer, including:

- Cybersecurity consulting, solution implementation and managed services

- Transactions screening and provider due diligence through our HotScan filtering software

- Claims fraud, waste and abuse prevention and recovery with CGI ProperPay

- Cognitive analytics/machine learning to produce more reliable, repeatable results

- Big data management and analytics

These solutions and services are further discussed in the following pages.

Cybersecurity

External and insider cyber threats are increasing in number and scope, particularly in our increasingly interconnected society. In a recent study,* 90% of healthcare payers reported a data breach involving personal health information. Nearly 50% of these breaches were reported as a criminal attack, while another 13% were committed by a malicious insider. Data breaches of this kind both damage reputations and negatively impact the bottom line.

CGI offers a range of cybersecurity solutions and services to embed data protection within the PTP Suite. We partner with payers to assess and analyze potential cyber risks, continuously monitor for threats in real-time, put in place the necessary defenses, and ensure continuity of operations, even during a cyber incident.

Cybersecurity and data privacy are part of everything we do. To ensure protection of key processes and compliance areas for a healthcare payer, additional cyber controls and components may be needed to increase defenses to help identify insider threats before they can do damage.

We offer a business-focused approach from audit and compliance to policy and architecture, providing a full spectrum of consulting, training, integration, implementation and managed security services.

*Sixth Annual Benchmark Study on Privacy & Security of Healthcare Data, Ponemon Institute© Research Report, May 2016

Transaction screening

HotScan

Healthcare payers are caught between their obligation to prevent illegal transactions and the rising costs of compliance. Robust sanctions screening can significantly reduce the time and cost required for compliance by analyzing all transactions and automatically alerting payers to potential matches against watch lists.

HotScan, CGI's award-winning transaction screening software was built to enforce compliance with complex anti-money laundering regulations. It uses fuzzy matching techniques, manages multiple lists and jurisdictions, and works across both structured and unstructured data and data mining. HotScan searches out and finds references to people, companies and other entities with whom it is illegal to do business with, or who have sanctions against them, or represent a heightened risk.

The solution scales to scan all payments and customer data, provides notifications of matches against watch lists, and meets the constantly rising regulatory compliance bar. HotScan's industry-leading false positive reduction capability minimizes transaction delays and allows rapid and thorough review of customer data while reducing risks and operational costs. Key features include:

- "Fuzzy matching" techniques (sophisticated algorithms) for identifying sanctioned people and entities, despite accidental or deliberate misspellings that obscure their true identity

- Control of unstructured data and comparison with structured data

- Native language capabilities to scan and interpret all foreign alphabets, scripts and transliterations

- Algorithms that provide rapid, real-time data scanning

- Configurable scan settings and rules that enable fine-tuning to improve accuracy and achieve the organization's unique risk profile

Provider due diligence

HotScan also provides real-time, ad-hoc screening due diligence and a batch screening for regular monthly member account due diligence. It includes a politically exposed person (PEP) list module and integrated cognitive analytics. Applying this learning filter significantly reduces false positives and provides efficiency gains without narrowing the size of the net. Key benefits include:

- Increase productivity by reducing manual intervention and eliminating processing interruptions

- Minimize operational risks by achieving a balance between checking blocked accounts and maintaining continual transaction processing

- Implement risk assessments against terrorist lists, sanctioned entities, PEP and other risk groups

- Reduce false positive alerts without negatively impacting the level of filtering, resulting in fewer manual checks, more effective compliance operations and significant cost savings

CGI

Fraud, waste and abuse prevention

CGI ProperPay

The Oxford dictionary defines fraud as "wrongful or criminal deception intended to result in financial or personal gain." Globally each year, healthcare payers experience an average loss rate of 7% due to fraud. But waste and abuse can account for even more financial impacts to a payer. These combined losses both take away from funds that can be used to treat patients and drive up the cost of care.

Payers need a solution that works across fraud, waste and abuse (FWA) to limit these financial and human impacts.

CGI ProperPay helps healthcare payers predict, prevent and protect against fraudulent acts and improper payments. It has helped payers recover $2.5 billion in improperly paid claims to date. Configurable to a payer's business rules, it is a digital accelerator that uses predictive analytics, workflow management, rules management and global best practices in the secure Microsoft Azure Cloud for greater elasticity and power. Key features include:

- Advanced algorithms to predict hidden patterns and anomalies within payer data. Microsoft's Cortana Analytics Suite is used to harness machine learning, perceptual intelligence and the cloud for cognitive analytics. As models are exposed to new data, they incorporate this information to produce even more reliable, repeatable results.

- Analytics to prevent fraudulent activity and keep patients safer, allowing payer staff to easily identify patterns and audit data through a series of views and dashboards.

- Security to protect customer information. The Azure Cloud meets a broad set of international and industry-specific compliance standards, such as ISO 27001, HIPAA1, HITRUST, FedRAMP2, SOC 1 and SOC 2.

- Technology to identify, stop and recover improper transactions to preserve payer funds and revenue. Recovering a greater number of improper payments makes funds available to improve the customer experience. Business user-friendly features also free up valuable IT resources for other priorities.

Big data management and analytics

As big data becomes more integrated with cognitive analytics components such as artificial intelligence or machine learning, it will help predict fraud before it happens.

PTP uses the power of big data to provide greater levels of protection by uncovering and identifying areas of fraud that previously were able to bypass existing protections. Self-learning models rely on outcomes generated from experience to teach them what is a true and what is a false positive. Our solutions bring extensive experiential learning to these models increasing their productivity from day one. In pilots already delivered using existing data feeds, we have proven that big data can be used to spot new fraud types using algorithms that search for patterns, but are not based on rules.

Having unstructured data such as payment instructions, handwritten notes, disparate electronic lists, etc.—facilitates fraud, waste and abuse. Two things are vital to managing this problem: 1) screening tools such as HotScan that can read and process the unstructured data, and 2) the ability to structure the data into a streamlined digital process.

In support of our PTP Suite, CGI provides data expertise, solutions and partnerships to help payers solve these challenges. We combine our proven Data2Diamonds methods for simplifying data management and realizing value from analytics, with the expertise of more than 5,000 CGI professionals devoted to business intelligence and information management.

Next steps

Adopting an integrated approach to program integrity management helps payers ensure the broadest possible coverage, improve return on risk and compliance investments, and enhance brand reputation and support their digital transformation journeys.

CGI's PTP Suite can involve engagements in program management, systems integration, solution implementation, managed services and/or business process outsourcing. But before we begin any PTP engagement, we perform a current state assessment to determine which components of the framework can be applied to quickly deliver benefits to protect the payer.

CGI

About CGI

Founded in 1976, CGI is one of the largest IT and business process services providers in the world, delivering high-quality business consulting, systems integration and managed services. With a deep commitment to providing innovative services and solutions, CGI has an industry-leading track record of delivering 95% of projects on time and within budget, aligning our teams with clients' business strategies to achieve top-to-bottom line results. CGI is a leader in providing innovative business and technology solutions to the healthcare payer industry. Our clear vision and ability to deliver results has made CGI the partner of choice for many commercial health insurance companies and government healthcare payers.