msg.Cura

Complete solution for all aspects
of care claims management
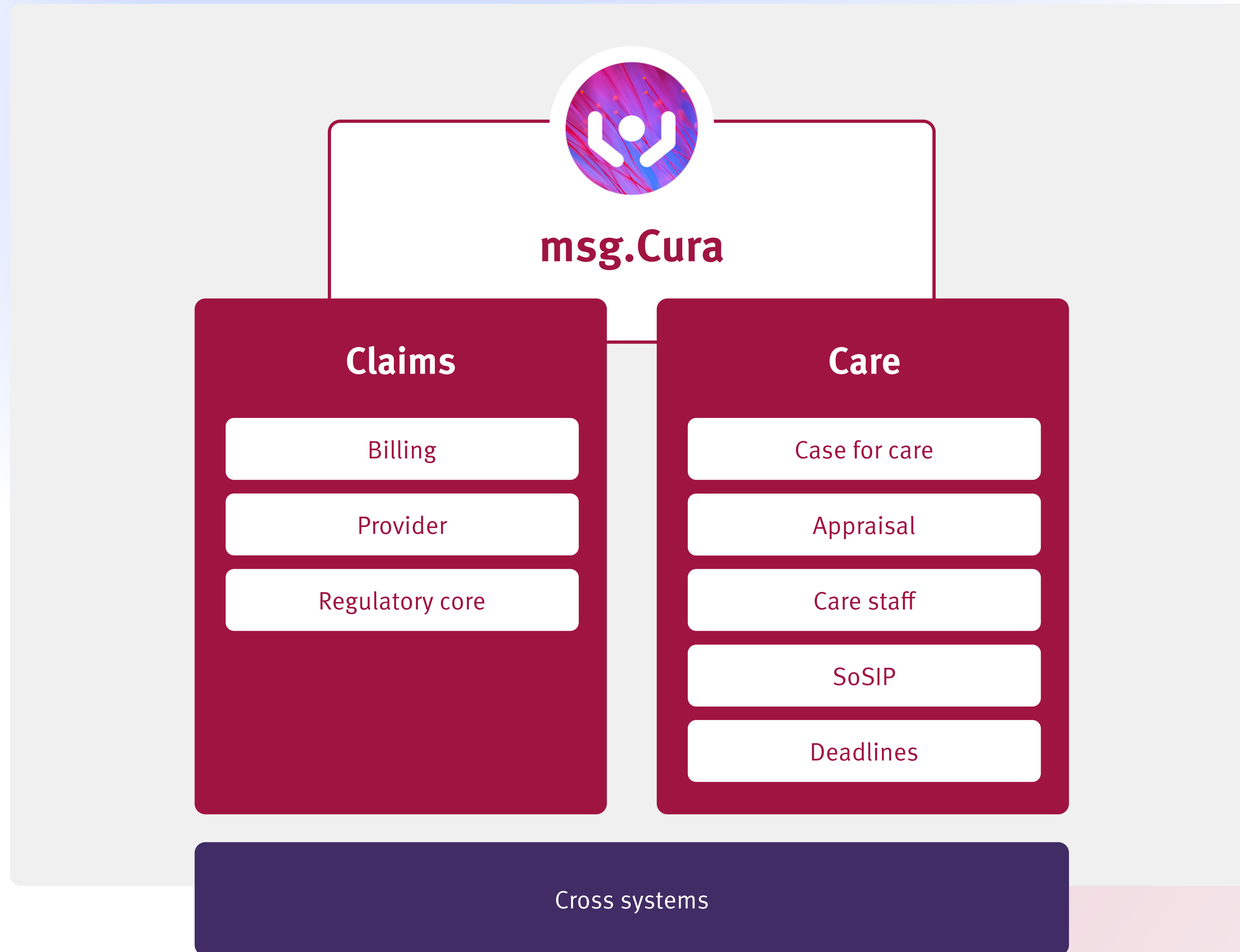
Complete solution for all aspects of care claims management

The number of people in need of care in Germany has been growing steadily for years, reaching 4.1 million people in 2019, with four out of five people in need of care receiving it at home. Estimates predict that the five million mark will already be passed by 2023. Insurers are faced with the challenge of coping with the rapidly increasing volume of trans-actions, as well as offering a comprehensive range of services to their clients and their carer.

With msg.Cura, we offer a complete solution to meet these challenges.

msg.Cura

Claims

Billing

Provider

Regulatory core

Care

Case for care

Appraisal

Care staff

SoSIP

Deadlines

Cross systems

Managing transactions related to care needs

Our powerful standard software msg.Cura is specially designed for mandatory private care insurance (PPV), which is standardised across the association and also offers a standardised framework for the mapping of supplementary care insurance. In this context, all necessary transactions (appraisal commissioning, aid management, care billing, pension insurance notifications, etc.) are supported and continuously adapted to the latest amendments to legislation.

We monitor legislative proposals on a daily basis in order to be able to react quickly in our product. Are you subject to a regulation regulating assistance for civil servants? msg.Cura has integrated this as well as the PKV rules (Verband der Privaten Krankenversicherung / Private Health Insurance Association).

msg.Cura maps the workflow of all process steps relating to a case of a person in need of care in an integrated case management system. In the area of care billing, the entitlement is derived based on the data of the case of a person in need of care and the tariffs insured during the billing period. On request, the invoice data can be checked against existing remuneration agreements. Almost all the benefits provided for in the context of compulsory care insurance are supported by automatic calculation rules.

You leave standard tasks to msg.Cura. From recurring payment of care benefits (and also home emergency calls, flat rate for residential groups, consumables and full inpatient care), to monitoring of consultation and responding to deadlines that have elapsed: msg.Cura offers automated procedures to make your day-to-day life easier.

The care claims regulation takes into account all the particularities of coincidence with other benefits, such as short-term care or preventive care, as well as inpatient stays. 'How much budget do I still have?' or 'Can you please explain my last payment notice?" – of course you are familiar with these questions from your customers. msg.Cura offers information dialogues so that you can answer these and other enquiries quickly.

With msg.Cura, you can directly connect to MEDICPROOF GmbH (care appraisal) and integrate the ZABAS care module (review pension contracts; a product of our subsidiary Global Side GmbH). On request, msg.SoSiP can be embedded directly in the processing process of cases of people in need of care for the billing of social security contributions for carers. No additional integration is required and you can use these function blocks without any media interruptions.

msg.Cura defines standard interfaces through which our software solution can be integrated into your existing system landscape. From input management to printing and payment, your existing systems can be connected. You benefit from the added value of standard care software without having to completely redo your system landscape.
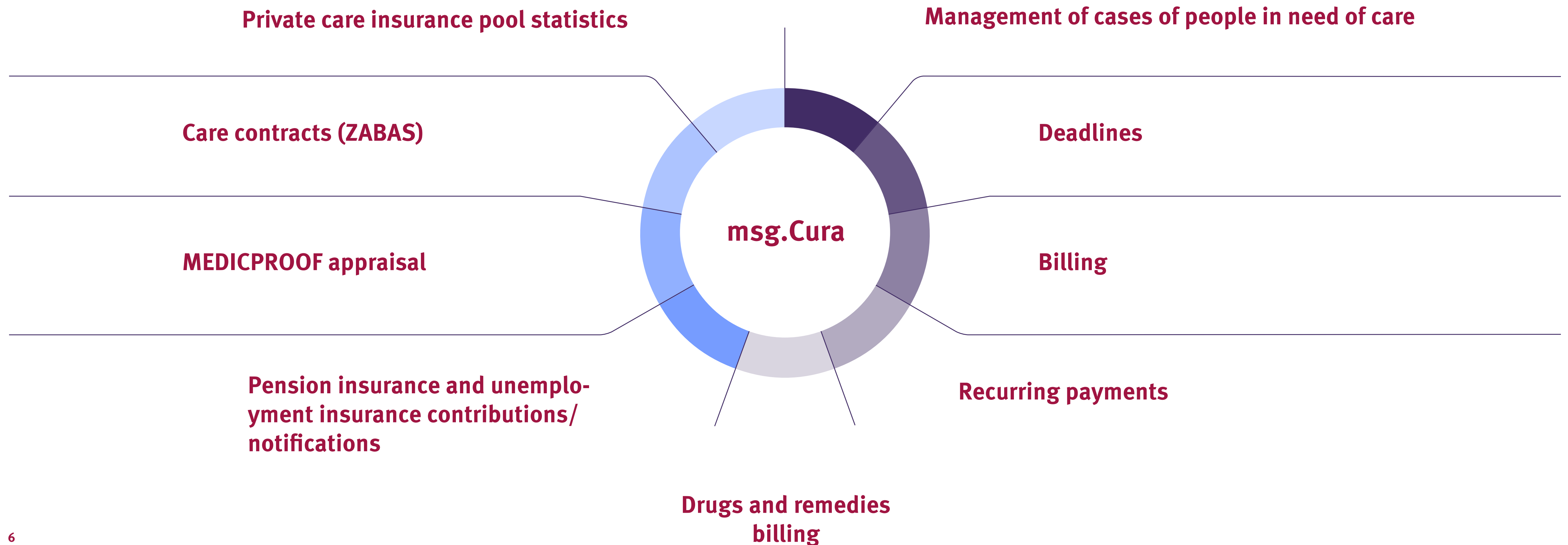
Fit for the cloud

msg.Cura is also available as a cloud solution on request. Operations run according to established processes in line with the applicable data protection policy and meet all international security standards. Not only do cloud solutions eliminate the need to purchase your own hardware and software, but external data processing comes with its own advantages too: insurers do not have to provide their own computing capacity or worry about maintenance or administration. msg.Cura is upgradeable standard software. This ensures that settings specially tailored to your requirements are not lost during a software update. The application is compatible with a variety of operating systems including Windows and UNIX.

Future-proof with msg.Cura

As a foundation for successful insurers, our solution meets all the requirements that apply to a modern IT system. The quality of the standard software is based on our years of experience with the automation of work processes and the introduction of complex IT systems. msg.Cura has already proven itself in practice and is being used successfully by numerous health insurers. We are continuously developing the application. This way, we can ensure that all amendments and adjustments to laws are taken into account without delay and that the software is always up to date.

Rough overview of Health Factory care features

Private care insurance pool statistics

Management of cases of people in need of care

Care contracts (ZABAS)

Deadlines

msg.Cura

MEDICPROOF appraisal

Billing

Pension insurance and unemployment insurance contributions/notifications

Recurring payments

Drugs and remedies billing

Functional characteristics

- Management of cases of people in need of care: all entitlements are clearly presented as cases of people in need of care.
- The various business processes for determining entitlements can be mapped together in a single process step for a case of a person in need of care
- Deadlines: follow-ups are shown using our powerful appointment module (workflow with preconfigured specialist appointment types)
- Billing: predefined loss adjustment model for care benefits as part of compulsory care insurance
- Recurring payments: care benefit, daily care benefit (supplementary care insurance), home emergency calls, flat rate for residential groups, flat rate for consumables and full inpatient care can be paid automatically per batch

- Care aid management: drugs and remedies catalogue is preconfigured in accordance with the care aids directory
- Pension insurance/unemployment insurance contributions/notifications: msg.SoSiP is embedded in the management system of cases of people in need of care so that pension insurance and unemployment insurance contributions for carers can be processed directly during the case of a person in need of care
- MEDICPROOF appraisal: expert reports can be commissioned directly from procedures case of a person in need of care. Appraisal results are (partially) processed automatically.
- ZABAS care is integrated on request for invoice verification and recurring payment of full inpatient care benefits
- Private care insurance pool statistics: billing and appraisal data are prepared for the pool statistics. Our ETL process for creating the data exchange formats can also be provided on request

Your benefits

- Reducing the workload of your employees

- Legal and association-compliant work

- Fast information retrieval for customer enquiries

- Can be integrated into your peripheral systems

- Adaptable for your supplementary care products

- Expert systems can be used without media interruptions

- Security of investment thanks to upgradeable standard software

Reference customers (selection)

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**The future
of insurance**

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