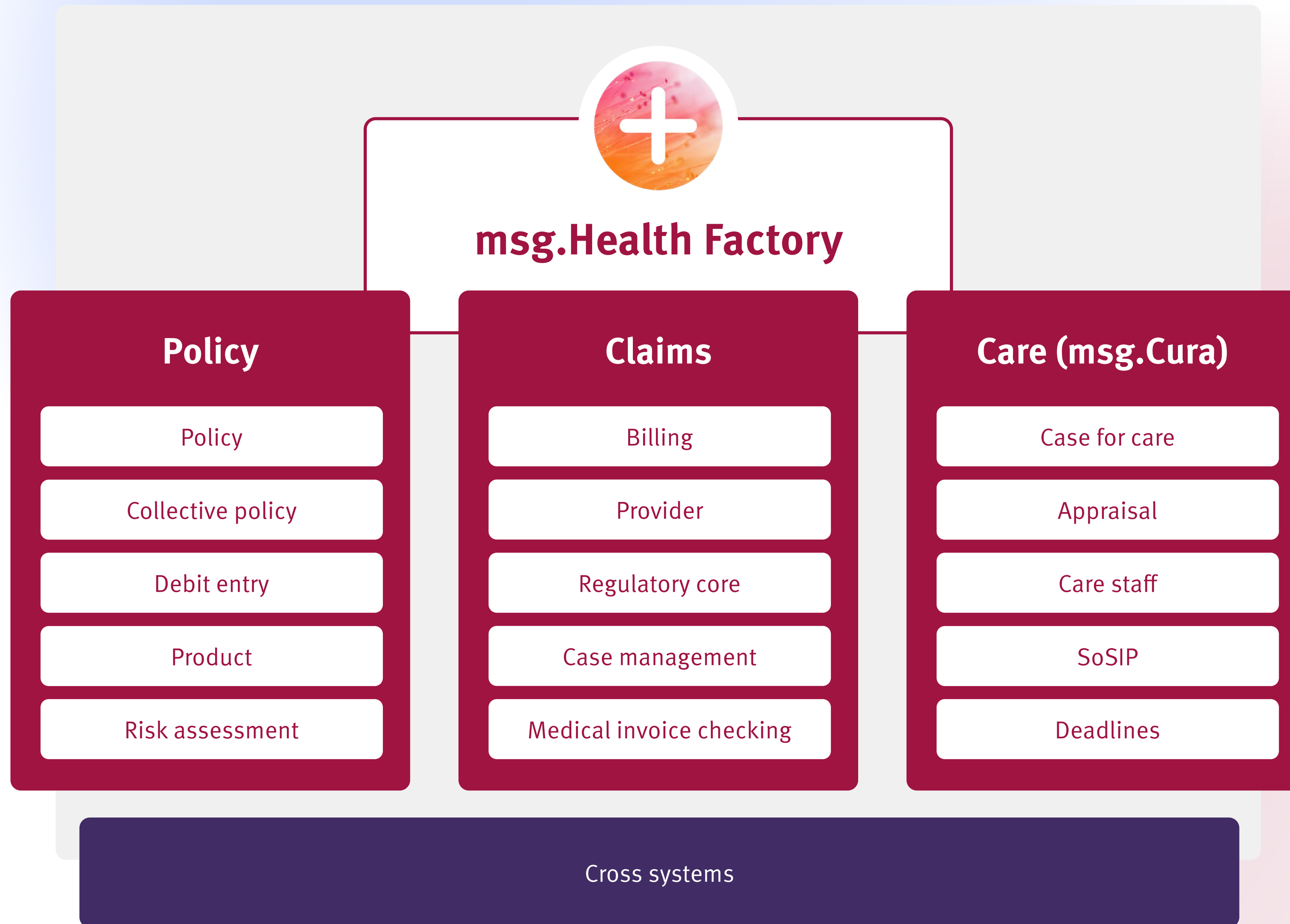# msg.Health Factory

A modular integrated system for the
private health insurance market

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A modular integrated system for the private health insurance market

Digitisation means efficiency, speed, flexibility, cost reduction and customer orientation. Digitisation is crucial to the future of insurers, primarily in the highly competitive and strictly regulated health market. Private health insurers cannot afford uncontrollable administrative costs, a lack of transparency or poor customer service. Any insurer wishing to overcome the competition needs an impressive digital strategy based on powerful IT architecture. Our integrated IT platform msg.Health Factory provides health insurers with an unshakeable platform for successful insurance operations. Our software solution delivers end-to-end data networking, highly automated business processes and exceptionally efficient data processing, all at a low cost.

msg.Health Factory

Policy	Claims	Care (msg.Cura)
Policy	Billing	Case for care
Collective policy	Provider	Appraisal
Debit entry	Regulatory core	Care staff
Product	Case management	SoSIP
Risk assessment	Medical invoice checking	Deadlines

Cross systems

Policy management and product design

Our high-performance complete solution msg.Health Factory covers the entire life cycle of a health insurance contract. The software supports all business processes, from the application to policy management to claims processing. msg.Health Factory is an innovative solution which more than meets the strict requirements of the health insurance sector and handles all technical tasks. The platform combines the advantages of a policy management and claims management with the flexibility of a system that gives your team of case handlers enough leeway to utilise their technical expertise to design products and tariffs.
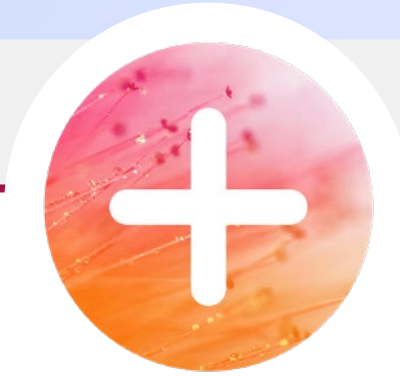
Flexibility through component architecture

At its heart, the platform consists of three central components: Product, Policy and Claims. All components as well as expert systems e.g. ZABAS use the same data modell.

In the **Product & Product Maintenance component**, premium and provision calculations can be performed, new acquisitions can be processed and premiums and tariffs can be adjusted and switched. As the design of products and tariffs is strictly regulated in the private health insurance sector, we have defined a standard product model which covers all tariffs (full coverage insurance, supplemental statutory health insurance, aid and long-term care with and without actuarial reserves, as well as additional insurances for statutory and private insurance) in Germany and the rest of Europe. The strict mathe-

matical rules that are based on legal specifications are taken into account in full. You are free to make your own adjustments to existing products and even design new products. The product maintenance tool can be used to create simulations and manage product histories.

The **Policy component** manages all policy data in an audit-proof manner, from application processing to the final issuance of policies at the point of service. It runs standard processes such as the collection of health-related data, acceptance guideline checking, premium calculation and policy data editing. It even manages individual insurance contracts that have been merged into a collective policy with a high degree of automation. Acceptance guidelines and premium components can also be set. It goes without saying that the component complies with all statutory regulations.

The **Claims component** handles billing with consideration for medical invoice inspection systems such as ZABAS and KOLUMBUS. The expert systems are fully integrated into msg.Health Factory and use the same database as msg.Health Factory. Payments are settled automatically with period and rate allocation, calculation and disbursement. Agreements with providers can be managed in the form of service catalogues and factored into the claims billing process.

msg.Health Factory Product model

Policy
- Collective policy
- Policy
- Policyholder
- Insured tariff
- Separate agreement

Premium calculation
- Calculation principles
- Factors / tiers
- Premium adjustment
- Surcharges/discounts
- Waiting times
- Acceptance guidelines

Regulation
- Tariff rules
- Maximum rates
- Excesses
- Tooth scales
- Retentions
- Percentage-based reimbursement
- Lump-sum reimbursement

Claims
- Payment processing
- Service document
- Invoice items
- Document item
- Service item

msg.Health Factory also features other **cross-components** such as msg.Billing, msg.Business Partner, msg.Commission and msg.Data Services. These flexible solutions are easy to integrate into the system.

Technical features

- Product model with and without ageing provisions
- Predefined claims adjustment model for payments (fits all current private medical insurance policies)
- Highly automated application, contract and claims processes
- Sophisticated medical validation rules for GOÄ, GOZ, PZN, DRG, Basic rate, alternative medicine and nursing care
- ZABAS and KOLUMBUS are fully integrated into msg.Health Factory and use the same database as msg.Health Factory
- Functionally complete analytical model (Business Intelligence)
- Collective policy management
- Provider management
- Powerful data services components

Powerful even with lots of users

msg.Health Factory is based on cutting-edge software architecture. This makes it possible to adapt the entire system to meet your specific require-ments and integrate it into your IT landscape without issue, thanks to its

numerous interfaces. With its high degree of scalability, the capabilities of the system can be tailored to your requirements. As such, msg.Health Facto-ry delivers optimal performance even if your portfolios grow or the number of employees using the system increases. As it supports multiple clients and is available in multiple languages and with multiple currencies, international groups can use the standard software as well.

The user-friendliness of our products is always our top priority, so when we develop visual design elements and determine how they interact on the interfaces, we always work with the internationally recognised style guide ISO 9241-10. The same goes for msg.Health Factory: the software is so easy and intuitive to use that your case handlers will be able to familiarise them-selves with the system in no time.

Fit for the cloud

Naturally, msg.Health Factory is also available as a cloud solution. 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.Health Factory 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.Health Factory

As a foundation for successful insurance business, our solution meets all of 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.Health Factory has already proven itself in practice and is being used successfully by numerous health insurers, both large and small. 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.

Your benefits
at a glance

- A state-of-the-art policy and claims management system that covers all relevant business processes in a health insurer's core business and combines them with flexible product development options

- High user-friendliness for rapid familiarisation

- Thanks to its modular structure and numerous interfaces, additional components and other available applications are easy to integrate.

- Quick and flexible integration into existing IT landscapes

- Quick time-to-market with fast product modelling

- The system supports all medical validation rules

- Upgradeable standard software is a safe investment

- Optimal performance through a high degree of scalability

- Ensures full compliance with statutory requirements

- Multiple-client system with multiple languages and currencies

- Thanks to the omni-channel approach, sales staff, insurance brokers and end customers are able to access the system at the point of service, regardless of what device they are using.

- Highly automated end-to-end processes
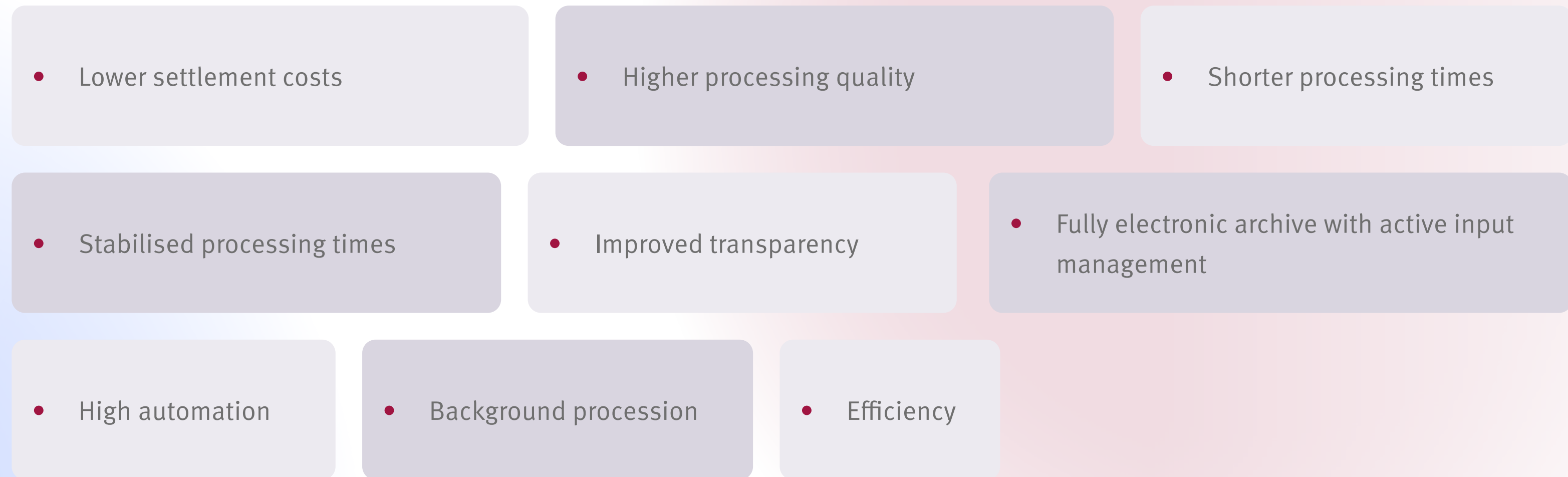
Complete solution also for financial aid

All the components and payments mentioned are also available as an integrated system for the aid processing and management of people eligible for financial aid (e.g. civil servants), members and employers.

Predefined financial aid law models exist for payments that cover different country-specific financial aid laws and those of the federal government.

Features

- Audit-proof aid rate assessment
- High availability
- Fast cycle and processing times
- Efficient processes and huge potential value
- PZN verification component including automated ZESAR communication (AMNOG)
- Additional components are available to run automated checks on the dentist fee scale (GOZ), physician fee scale (GOÄ), long-term care, drugs and remedies, schedule of fees for practitioners of alternative medicine (GebüH) and diagnosis-related groups

Your benefits

- Lower settlement costs

- Higher processing quality

- Shorter processing times

- Stabilised processing times

- Improved transparency

- Fully electronic archive with active input management

- High automation

- Background procession

- Efficiency

Reference customers (selection)

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**The future
of insurance**

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