Health Insurance and the Web

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Health Plan of San Mateo

- Health Insurance Provider in California serving the county of San Mateo
- Part of the Medi-Cal county wide health system contracted by the state of California
- Insured members see their doctor, nurse, pharmacist (care providers)
- Care providers then bill HPSM for services or products rendered via claims

HPSM decides to go online

- Why go online?
 - Increasing pressure industry wide to have a web presence
 - Increasing demand from health care providers (doctors, nurses, pharmacists) to go online
 - Internal demand to reduce paper costs involved in claims processing
 - These days you don't look professional without a web presence

Maximize what you got

- HPSM was using the Amisys system (written by HBOC/McKesson) which uses Images databases on the HP3000
- Need to make the most of existing databases and legacy programs (COBOL)

How to get to the Web

- Originally HPSM bought the Amisys NetManager application from HBOC/McKesson
- Program written in Speedware Autobahn
- Although NetManager was very successful in querying the databases involved it was mostly a read only application and you could not ENTER claims via the web

How to webify claims entry

- HPSM contracted Speedware to make the NetManager application capable of claims entry
- Extra tab (Claims submission) added to the main to the menu of existing application allowing for both Pharmacy (Drug) claim and Physician (Medical) claim entry

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New and improved system

- Allows online claims entry
 - system fully validates data entry to ensure that once a claim is entered it will be approved (paid)
 - for example invalid member numbers, provider numbers, drug numbers will not be allowed into the system
 - eliminates claim errors and payment delays

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New system (cont'd)

- Claims adjudicated overnight in batch using legacy programs
- Claims entered via web are fully modifiable and deletable up to point of adjudication
- Allows for real-time member eligibility information (ensures member eligible for services rendered)

Webclaims

- Since December 1999 over 10000 claims entered online
- System deemed as great success
- Reduces the paper costs involved in having Claims Department enter a paper claim manually into current system
- Starting in 2001 a charge will apply to paper claims

Other Considerations

- What else do you need?
 - High speed connection from your network to the internet
 - Firewall or proxy server (secure your network)
 - Secure socket layer (SSL) (secure data transmission)
 - Web server (many choices available)

HPSM setup

- T1 line to internet
- Verisign 128 bit encryption certificate
- MS Proxy server
- Internet Information Server Web server
- Speedware Autobahn