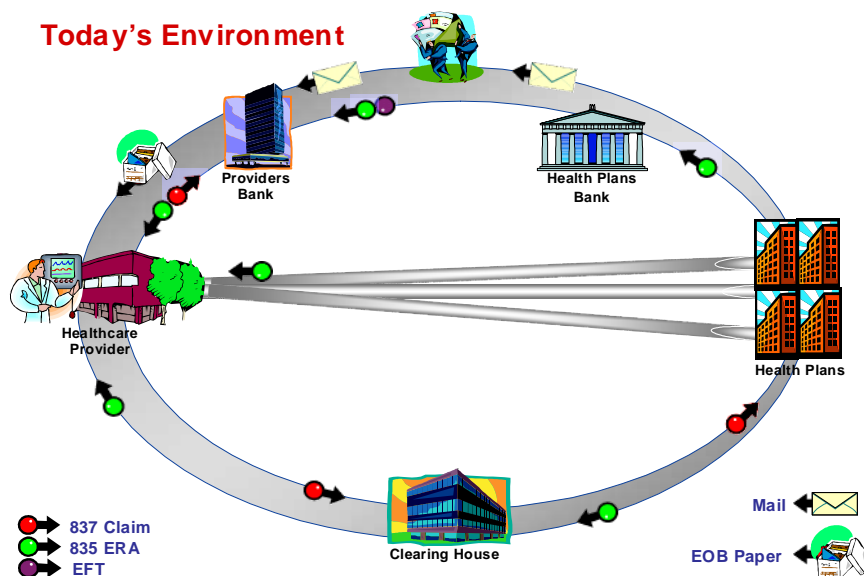


THE PROBLEM

The passing of the HIPAA legislation gave healthcare providers the opportunity to implement electronic remittances in hope of reducing the amount of paper being processed. As the number of Paper EOBs (Explanation of Benefits) decline, the number of ERAs (Electronic Remittance Advise) will increase requiring the provider to add IT staff to manage electronic connections to their clearing-house or to each of the payers. Providers also want to reduce their posting expenses by converting the remaining paper EOBs that they receive to the HIPAA mandated X12N 835 ERA file. As the providers start taking advantage of these new ideas, the banks' check and lockbox revenues will start declining.



THE OPPORTUNITY

Banks have the opportunity to leverage their existing relationship with their healthcare customers by providing them with a complete remittance solution. This solution would help them manage all their paper and electronic remittance transactions by consolidating them in a single data stream. By offering this service the bank will enable their healthcare customers to reduce their cost of manually posting. It could also open the door to the possibility of new healthcare relationships. Medical banking can help generate new revenues for any bank by bringing additional services to their healthcare customers.

The premise of medical banking has always been a win-win proposition for both the bank and the provider.

Immediate Benefits for using MEDRx™

- An All Payer solution for converting EOBs to an 835 or other supported posting file formats
- Single data connection to payers and providers
- Branded ASP archive that delivers a complete portal for the provider to search for claim, remittance, and payments.
- An alternative for a bank to deliver clearing house services without becoming one.
- Custom training for your cash management sales force so they can effectively sell MEDRx™.
- Bank specific web site for online customer demonstrations
- Multi-tier customer support models

THE SOLUTION

Our MEDRx™ solution from Critical Technologies is *the Bank's Prescription* to a web-based service that provides with the conversion of paper EOBs to 835s, ERA consolidation, payment matching, and connects their healthcare customer to an online archive. MEDRx™ is a scalable, secure and HIPAA-ready solution.

The digital archive gives your customers online tools for researching claims, remittances, and incoming EOB images so that their staff can dramatically increase productivity. MEDRx™ also gives the provider tools to assist in managing their complete revenue cycle.

Critical Technologies is the one business partner that can help energize your treasury management department by giving them a proven ASP archive that is teamed with a training and support staff that knows medical banking!



Medical Payments and Revenue Cycle Solution

MEDRx™ delivers to banks an ASP solution for processing and archiving EOBs for their healthcare customers. This solution also gives the healthcare provider additional functionality for helping them with their Revenue Cycle Management.

EOB Processing

- Recognition and extraction of detailed patient information from the EOB
- Complete data verification of unrecognized data and balancing
- Reconciliation of the remittance to the claim and payments
- Creation of HIPAA ready patient level snippet images
- EOB data converted to the X12-835 file or other supported posting file formats

Online Portal and Archive

Research

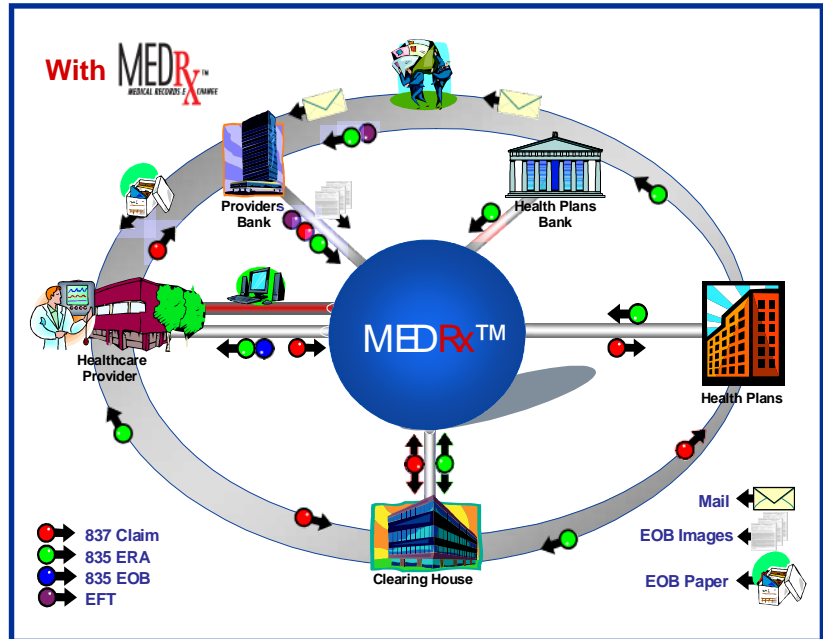
- Search for claims, remittances, and payments by and combination multiple fields. (Patient account number, first name, last name, dates of service, charged amount, paid amount, etc...)
- Viewing of the HIPAA ready patient level snippet images or the complete EOB.
- Resolve processing exceptions online: Remit without payment, payment without remit, etc...
- Online reports for both the bank and the provider.

Revenue Cycle Management

- *Secondary Billing* - Secondary billing enables the automation of creating the updated secondary bill and printing it with the patient level snippet of the primary EOB.
- *Denial Management* - Denial Management gives the user the ability to view all the claims by location where the remittance was denied, then sort the denials by payer and denial type.

Bank Management Portal

- *MEDRx™ Administrator* - The MEDRx™ Administrator is used for daily administration of users and adding new clients with exposing PHI to the administrator.



THE BOTTOM LINE IS MEDRx DELIVERS!!!

- A proven Application Service Provider
- Healthcare and banking expertise
- The most up to date technology
- End to end healthcare remittance system
- A partnership that will help you succeed



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