



# Metavante Healthcare Payment Solutions

Empowering Third  
Party Administrators to  
meet their client and  
participant challenges

Metavante Healthcare Payment Solutions





### Your world is changing,

but like many benefits administrators, you feel ill equipped to tackle the new challenges facing you in this complex healthcare environment.

You play a critical role in this marketplace. Your services and products resonate through all areas of consumer driven healthcare (CDHC). Employers and employees rely on your expertise to provide proactive solutions to all their benefits challenges.

It is an enormous responsibility. You understand all too well the powerful communication tools and support resources consumer driven healthcare requires – by its nature, CDHC is complex and loaded with regulatory and client requirements that at times can make the entire process overwhelming.

How can you be versed in all these areas? How can you be the consumer driven healthcare expert, while remaining a seamless extension of your clients' human resource departments? How do you meet the challenge and manage this new role, remain in compliance (while overseeing your clients' compliance issues), grow your business each year and still, at the end of the day, meet the expectations of the people that count most?

## Metavante Healthcare Payment Solutions

Participants (consumers) have always wanted the best deal. In this new CDHC environment, they can now demand it. With the help of Metavante, you can deliver.

At Metavante Healthcare Payment Solutions it is our goal to provide you with the support needed to meet your participants' decision-making, investment choice, and claims management needs. We empower benefit administrators to provide technological and financial solutions that meet the requirements of employers and employees alike.

As you know, meeting these requirements can be a tall order. Whether you are managing FSA, transit and parking, dependent care, or medical claims processing; or perhaps your clients are requesting a payment card solution, which brings auto-adjudication into play. No matter what your challenge, Metavante's single administrative value chain can get the job done. It includes:

- **BenSoft** – flexible benefits administration
- **WealthCare Card** – multi-purse benefit debit card
- **HealthID** – ID/eligibility cards and combination ID/payment cards
- **WealthCare Portal** – health and wealth education and decision support
- **Metavante HSA** – leading banking and investment technology
- **HealthGateway** – online medical provider portal to health plans
- **ClaimRemit and ClaimPay** – post-adjudication medical and benefits claim remittance and payment
- **HealthCollect** – medical receivables process management



Metavante has built a healthcare technology business based on more than 40 years of experience. With longevity comes the understanding that everyone is different and has individual requirements. By developing a portfolio of solutions that can be utilized as standalone services, blended together, or integrated into your existing administrative technology, Metavante Healthcare Payment Solutions delivers leading-edge, customizable component products that you choose – based on your business requirements or those of your clients.

### BenSoft

BenSoft represents the powerful integration of our two benefits administration platforms – the Benefits Payment System (BPS) and the RepayMe® system. Whether you are managing Cafeteria Plan Annual Enrollment, Family Status Change Events, or just the routine day-to-day administration of FSA claims and payroll deposits, the Metavante BenSoft administration software provides all of the tools and reporting required to accomplish the task at hand.

- Full flexible benefits administration for clients and participants – interoperable FSA, HRA, HSA, dependent care, and transit/parking account administration in a single platform

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## Metavante Healthcare Payment Solutions

- Manage account balances, load contributions, adjudicate claims, approve funding requests, process reimbursements, and run reports
- Single source administrative solution for both manual and card transactions
- 24/7 access to account information and online transactions
- Drastically reduces back-office burdens:
  - Automates the claims process while remaining flexible in plan design details
  - Calculates pending claims and generates reimbursement requests
  - Claims are prefiltered for eligibility duplication
  - Automated e-mail alerts whenever a claim is processed or reimbursed
- BenSoft portal can be employer branded, with custom communications

### WealthCare Card

Debit cards are the “real world” way to pay for goods and services, including healthcare. What better tool to give your participants to pay for their co-pays, prescription medications, and over-the-counter healthcare products. With the ease of use, auto-adjudication of claims, and built-in pretax benefits, consumers demand the convenience that the WealthCare Card provides.

- Realtime interface with BenSoft plan administration solution
- Multi-purse and account stacking features
- Inventory Information Approval System (IIAS) standards compliant
- Robust business-rules/adjudication engine enabling auto-substantiation
- Supports the complexity of today’s CDHC plans
- No pre-funding or requirement that you move funds to a designated bank account
- Contributions are loaded onto the card in realtime
- Card customization (branding) and fulfillment

### HealthID

Technology should make the participant’s life easier, and sometimes the simple solution is the best solution. Give your clients the opportunity to provide their participants with a payment card and health plan eligibility card in one. Simple and effective, this is the next trend in card technology: combining multiple cards into just one easy-to-use card.

- User-friendly and cost-efficient management of your ID and eligibility card issuance
- Custom card data processing, online viewing of actual cards, card order management, card carrier management, and reporting
- Self-service features and Web-based access to quickly answer member/group inquiries

### WealthCare Portal

Your clients and participants demand an attractive, simple-to-manage Web portal that they can use to review, compare, and manage their flexible compensation. The educational tools promote increased participation, and the links to critical education resources will make your participant support model hard to beat. The WealthCare Portal works seamlessly with both BenSoft and the Metavante HSA.

- Tailored education and decision-support content for employees, employers, and administrators regarding the full range of flexible benefit plans
- Includes calculators, Flash movies, FAQs, glossary, links to IRS and DOL regulations, savings calculator, and a health insurance plan comparison tool, along with proven technology for integrated online benefit enrollment, benefit account access, and fulfillment of print communication materials
- Enables more effective and frugal consumer healthcare decision-making
- Drives increased adoption of CDHC plans and related benefit accounts
- The WealthCare Portal is fully customizable and brandable

Employers and employees  
rely on your expertise  
to provide proactive  
solutions to all of their  
benefit challenges.



### Metavante HSA

Health Savings Accounts are a critical piece of the consumer driven healthcare world, and every benefits administration firm needs a resource to provide a full-service HSA to its clients and participants. Whether your strategy is to work with one or many custodian partners, Metavante can provide the required banking and investment technology infrastructure – and enable the appropriate linkages to BenSoft and our WealthCare Card to provide truly interoperable benefit account access to your participants.

- Automated transaction tracking and categorizing, making it easy to comply with government reporting requirements
- Automated mass enrollment and online enrollment
- Integrated investment options
- HSA depository and trust account processing with account access through a debit card, checks, branded Web site, call center, etc.

### HealthGateway

If your benefits administration includes medical claim processing and adjudication, the HealthGateway is a single portal through which care providers can access participant information. The HealthGateway, combined with the HealthID, reduces your overhead and manual process time.

- Portal tools include eligibility inquiries, claim submissions, claim status checks, claim adjudication, and re-association of post-adjudicated claims with payments
- Reduces the number of customer service calls from providers to payers regarding eligibility and claim status
- Providers answer their own questions, performing previously manual processes electronically, and accessing eligibility, claims, and re-associated payments all in one place
- Significantly better payer reporting on claim trends

### ClaimPay and ClaimRemit

After patient eligibility is verified and medical claims have been adjudicated, ClaimPay and ClaimRemit go into action, managing the rest of the process: sending the payment and Explanation of Payment (EOP) to healthcare providers, and sending the Explanation of Benefits (EOB) and payroll or electronic funds transfer to the patient. Reimbursements become an easy-to-manage process – completing the healthcare management and payment cycle.

- Transforms the way information and payments are shared between patients, payers, and providers
- Seamless reimbursement processing
  - Once approval is noted in benefit platform, automatically generates reimbursements; creating and transmitting EFT files, printing and mailing checks
  - Printed and electronic payment and remittance advice (EOB/EOP)
  - Flexible banking arrangements, customizable check layouts, direct deposit capabilities, custom solutions for check printing

### HealthCollect

Complete the revenue cycle by helping providers manage their receivables. As more of the cost burden for healthcare services shifts to the consumer, providers will be increasingly focused on collections and cash flow. Our HealthCollect lockbox and imaging solution enables providers to speed the receivables posting process and improve cash flow by:

- Reducing clerical involvement through automation
- Minimizing administration costs associated with healthcare payment processing
- Maximizing provider claim payment revenue and decreasing days receivable



As your clients look to you for answers in this fast-changing industry, rely on Metavante to deliver solutions that allow you to build and present a portfolio of services that drastically reduce costly development and implementation time and resources. Instead of just trying to get technology to work, put technology to work for your organization, your employer groups, and their participants.

Metavante Healthcare Payment Solutions continues to enhance the exchange of information and funds between patients, payers, administrators, providers, and financial institutions, meeting the needs of your participants in their healthcare management.

For more information on Metavante Healthcare Payment Solutions, or to inquire about specific solutions, call 1-800-822-6758 or visit [www.metavantehealthcare.com](http://www.metavantehealthcare.com).

