Healthcare Payer Overview
The face of healthcare is rapidly changing. Rising costs, reforms and a newly empowered consumer base are reshaping the industry today and creating opportunities for payers to form a smarter and more efficient healthcare system for tomorrow. However, overcoming today's immediate challenges to serve this new customer base, while still providing quality care and service to existing members, requires a much greater level of organizational adaptability and operational efficiency. Organizations that can meet these new challenges while managing costs and providing quality care are best equipped to thrive in this rapidly changing industry.
Three elements necessary for success

As a healthcare insurer, you bring a unique legacy to the industry and a depth and breadth of experience gleaned from many years of profitable operations. As experts in the field, you need a partner who will help you scale and improve agility – a partner that is an extension of your operations and closely aligned to your business objectives. Genpact’s collaborative approach combines our extensive understanding of process optimization with your company’s unsurpassed knowledge of your internal business processes. Together we work in tandem to optimize your operations.

Based on the three pillars: process, analytics and technology, we power the enterprise with bottom-line benefits such as: increased revenue through enhanced customer loyalty, improved regulatory compliance, and intelligently managed costs.

Processes inspired by science

The rapidly changing healthcare industry requires payer organizations that are both efficient and effective. By expanding on the expertise gained from a strong Lean Six Sigma heritage, Genpact has developed the science behind operational effectiveness to help you achieve greater process precision that drives improved business outcomes. We call this Smart Enterprise Processes (SEP).

SEP is a logical yet unique methodology that employs granular data analysis, sophisticated diagnostics, and cross-functional benchmarks to break down organizational silos and improve process effectiveness. SEP improves process functionality from within and across departments, removing the barriers to greater cost savings and the revenue enhancements you need for growth. Our proven methodology provides you with a tailored roadmap for the achievement of superior business outcomes.

Analytics and data led decision making

Meeting the needs of both present and future members requires an in-depth understanding of your marketplace and its consumers. Genpact’s Smart Decision Services gives you access to the world’s largest team of analytics specialists to manage and effectively interpret your internal data. Utilizing sophisticated models and specialized analytic tools, they help you improve customer outreach as well as health outcomes. You can predict future needs based on past trends, adjust processes to meet business goals and customer expectations, and create offerings that will ensure a higher level of customer retention.

Technology - enabling process optimization

We believe that technology is the enabler and not the driver of great processes. We base our technology recommendations on metric-driven formulas to ensure capital expenditures are based on solid measures. By focusing first on improving process performance and then using technology to support the optimized process, we ensure that technology is part of the entire solution and not a separate, disparate function.

For example, a company who wants to improve its overall claims handling may invest in technology that streamlines the intake of claim information. The technology solution is beneficial if it is an integral part of the optimized process. However, if the technology is not carefully integrated into the overall operational flow, the organization could actually see a slowdown in claims handling.

Genpact’s process-first approach ensures greater accuracy and more streamlined operations across the enterprise. We utilize industry-specific technology solutions in conjunction with a tailored process improvement plan. Technology employed to support optimized processes results in higher revenues and reduced expenditures for your organization.

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<th>Improving bottom-line benefits through process, analytics, technology</th>
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<td>Delivered $127 million in business impact through process improvements instituted through our partnership with a major informatics payer organization</td>
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Strengthen your capabilities through our global expertise

Genpact's global scalability and depth of experience gives you the power to quickly adapt, and stay up-to-date with the rapidly changing demands of the healthcare industry. Since we work with both payers and providers, we have a thorough understanding of the entire contract, billing, claims and customer lifecycles and can help craft solutions that optimize your operations.

Our healthcare practice is made up of talented experts, including nurses, certified coders, physicians, statisticians and healthcare analysts. Our experts work side by side with your staff to help you reengineer and manage key processes — from claims management to finance and accounting. Diverse in industry experience, our world-class consultants also share a high level of technical education and in-depth experience specific to healthcare payers. Genpact's healthcare payer consultants provide services in information technology, healthcare insurance administration, training and organizational development and reengineering.

• Established in 1997 as an independent business unit of GE Capital
• Strong Lean Six Sigma heritage to improve process performance and enhance business outcomes
• Healthcare clients include four of the five largest payer organizations

Shore-to-shore solutions

Our multi-shore service solutions for healthcare payers include:

Membership management – Genpact provides highly trained and talented experts across all aspects of membership management, including enrollment, eligibility, premiums and policy maintenance. We offer multiple delivery centers, allowing you to tightly manage costs and better meet member needs by operating wherever your clients are located. Our focus on customer query resolution, rather than the number of calls handled, increases member satisfaction and promotes customer loyalty. This successfully positions your organization to outcompete in a post-reform environment.

Claims management – Genpact boosts your claims handling effectiveness by reducing the inefficiencies that lead to errors in claims processing. We have more than a decade of experience and handle 3.5 million claims activities per year. From claims intake to processing and billing, we put this experience to work for you, ensuring that your documentation is complete, accurate and is handled in the most cost-efficient way. In addition, our Special Investigation Unit analyzes patterns and trends in provider claims to identify fraud, waste and abuse, in order to mitigate future incidents. A reduction in claims handling costs equals a healthier bottom line and efficiencies that will drive your organization’s growth.

Clinical services – Genpact’s clinical services help you build a robust governance framework to protect sensitive data and ensure member security while also giving you efficient and effective access to your data. Our services include quality assurance and testing protocols, ICD-10 training initiatives and medical chart reviews to ensure accurate documentation,
and consolidation of medical records and data for underwriter review. These capabilities are designed to save your organization both time and money and to help you accurately identify missed and at-risk revenue.

**Provider management** – Genpact’s provider-management services enable organizations to drive measurable cost reductions and benefits through a number of avenues, including database management, credentialing, contracting services, and pricing maintenance and configuration. Continuous updates, verification and record maintenance ensure accurate and timely claims payments, while improving process tracking, reporting and increasing analyst productivity. By updating and maintaining provider records through our Provider Management services, we enable improvements in Medical Loss Ratios (MLR) as well as stronger business performance.

**ICD-10 solutions** – Health insurers face many complex requirements associated with regulatory reforms. Genpact’s solutions help reduce risk and seamlessly achieve compliance. Designed to help payers realize the greatest benefit from Health Insurance Portability and Accountability Act (HIPAA) or ICD-10 conversions, the targeted tools are implemented as a part of Genpact’s FX Healthcare Engine not only to take payers through the critical transition phase, but also to improve performance beyond this phase. Our Payer Product Suite addresses the critical aspects of the ICD-10 implementation and transition with services that include:

- Organizational impact assessment
- Documentation analysis
- Crosswalk integration
- Data-conversion technique integration
- Payout-analysis reporting
- Partner and revenue-neutrality testing
- Business readiness assessments
- Systems migration upgrades
- Training and development

The FX Healthcare Engine's Payer Product Suite also enhances the Software Development Life Cycle (SDLC) lifecycle with tools that support quick and reliable implementation of projects – membership, claims processing and payments. Designed to improve speed, efficiency and cost measures, these solutions include:

- ICD-10 data migration
- Diagnosis Related Group (DRG) shift analysis
- Payment neutrality and analytics
- 5010 EDI conversion and services
- Trading-partner testing

Leveraging the FX Healthcare Engine, payer organizations can better plan and implement system changes associated with ICD-10 migration activities while improving overall process performance. In short, Genpact's solution means less risk and reduced costs for payers.

**Resource solutions** – Success is dependent on having the necessary resources whenever needed. Not only has Genpact established a strong reputation for providing an array of management and skilled technical resources for healthcare organizations, it is also one of the few companies with extensive healthcare payer-specific experience. We maintain an active database of instructional professionals – ranging from multimedia specialists, technical writers and course designers to project/program managers, systems analysts, business analysts, developers and testers – all experienced in the systems and processes that are unique to healthcare payers. Genpact’s Resource Solutions enable you to achieve maximum scalability by augmenting your existing workforce with highly skilled talent. Genpact’s experienced professionals can help you achieve better outcomes in the following areas:

- Claims
- Benefits
- Finance
- Systems development and testing

We also design and develop training courses and curriculum for classrooms and online delivery, in addition to conducting as needed training courses and other consultation services. Genpact understands the systems and business processes unique to healthcare payers, and has a proven track record at finding, retaining and growing talent.

**A strong foundation for future success**

Genpact’s wide array of payer solutions and in-depth experience is unique in the healthcare payer industry. Our range of expertise and capabilities means that we can help you to more efficiently adapt to the evolving industry needs. Whether you are facing challenges arising from compliance with new regulations, the creation of new services or the containment of costs, we are well-prepared to partner with you to improve the key business processes that drive your operations. For more than a decade, we have helped healthcare payers maximize their investments, control costs and provide services that inspire long-term customer loyalty. Together with our clients, we provide the essential solutions for building a strong foundation for future growth.
About Genpact

Genpact Limited (NYSE: G) is a global leader in transforming and running business processes and operations. We help clients become more competitive by making their enterprises more intelligent: more adaptive, innovative, globally effective and connected. Genpact stands for Generating Impact for hundreds of clients including over 100 of the Fortune Global 500. We offer an unbiased combination of smarter processes, analytics and technology through our 60,000+ employees in 24 countries, with key management based in New York City. Behind Genpact’s passion for process and operational excellence is the Lean and Six Sigma heritage of a former General Electric division that has served GE businesses for 15+ years.

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