

# *MedNext*<sup>+</sup>

The Ultimate Solution for Success  
in Health Insurance

Product Description

The MedNext+ logo features the word "MedNext" in a bold, black, sans-serif font, followed by a red square containing a white plus sign.

**MedNext+** is the ultimate solution for managing health insurance risks. It enables organisations to meet today's challenges and tomorrow's emerging business needs with a comprehensive, flexible and integrated platform combining sophisticated functionality with impressive performance and reliability.

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**MedNext+** has evolved over a period of almost 2 decades and has been developed to incorporate the business needs of insurers, Third Party Administrators (TPAs) and reinsurers in international markets. It contains a vast amount of functionality, which in conjunction with extensive configuration options can cater for the needs of any organisation offering health insurance without costly and time-consuming adaptations.

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**MedNext+** supports 12 organisations in 10 countries in Europe and the Middle East. In total, it administers 2.8 million members and €460 million in premiums.

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It is built with state-of-the-art Oracle Technology combining Java Enterprise Edition (JEE), Oracle's Application Development Framework ADF11g and Service Oriented Architecture (SOA).

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**MedNext+** is ideal for health insurers, TPAs, and Managed Care organisations as well as large self-insured companies who choose to administer their own group health programmes.

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**MedNext+** with its 2 subsystems - the Operational System and the Business Intelligence System - and its 6 interfaces is a complete, enterprise-wide health insurance solution that enables risk carriers to achieve fast time-to-market for new products, grow profitably, manage costs and improve service quality.



### **Key Benefits:**

- › Fast time-to-market for new Products
- › Profitable Growth
- › Active Management of Medical and Operational Costs
- › Superior Customer Service

### **MedNext+ is Ideal for:**

- › Health Insurers
- › Third Party Administrators (TPAs)
- › Healthcare Services Organisations
- › Self-insured Companies

## Operational System

Product Configuration
Sales & Commission Management
Provider Management
Provider Contracting
Application Management & UW
Policy & Member Management
Premium Billing & Collection
Care Management
Claims Processing
Claims Payment
Customer Service
Reinsurance

## BI System

Data Warehouse
Executive Dashboard
Analytical Processing
Business Reporting

## Interfaces

Web Services
Oracle Financials
SAP-FSCD
EMC <sup>2</sup> Documentum
Reporting Interface
Data Exchange

## The Operational System

*“Supporting end-to-end health insurance processes”*

The **MedNext+** Operational System offers on-line, real-time processing for all core functions of health insurance.

It enables you to manage complex information requirements, integrate and optimise your processes, and achieve operational excellence. It supports a vast range of health insurance products for both individual and group policies on the same system platform.

The Operational System consists of 12 fully integrated modules that provide functionality designed to support the entire policy lifecycle and all operational needs of the health insurance business.

### Key Features:

- › On-line, real-time processing for all core functions of health insurance.
- › Supports all types of health insurance products without programming or IT support.
- › Multi-company.
- › Multi-lingual.
- › Multi-currency.
- › Pure web-based user interface with rich functionality through Oracle’s ADF-Faces.
- › Flexible and adaptable to business needs with extensive configuration options and user-defined custom fields.
- › 360° visibility of member claim history across policies and products.
- › Independent of specific standards for diagnoses and procedures. Can work with multiple standards and home-grown lists.
- › Comprehensive provider management and provider contracting.
- › Sophisticated care management functionality.
- › Fully automated claim adjudication process including user-defined edits.
- › Integrated customer service.

## The Operational System

Module	Key Features
<b>Product Configuration</b>	<p>Sophisticated definition of structure (plans, benefits) and coverage rules (limits, deductibles, co-pays, waiting periods, exclusions, etc) of diverse health insurance products without programming or any specialised IT support.</p>
	<p>Automatic calculation of claims based on product rules and ‘real-time’ update of member balances.</p>
	<p>Rules that automatically link medical information of claims to member benefits.</p>
	<p>Flexible premium definition based on multiple user-defined criteria (age, sex, etc).</p>
	<p>Premium calculation based on multiple components and user-defined formulas.</p>
	<p>Supports an enormous range of health insurance products including traditional indemnity, managed indemnity and managed care products as well as all types of coverage including inpatient, outpatient, pharmaceutical, dental, vision and allowances.</p>
	<p>Indexing functionality that can automatically adjust premiums and coverage levels at configurable time intervals.</p>
<b>Sales &amp; Commission Management</b>	<p>Maintains all types of intermediaries (e.g. agents, brokers, direct sales force, etc.) organised under configurable sales channels.</p>
	<p>Supports user-defined sales force hierarchies.</p>
	<p>Configuration of complex commission arrangements including commission distribution across hierarchies.</p>
	<p>Calculation and payment of commissions.</p>

## The Operational System

Module	Key Features
<b>Provider Management</b>	Maintains a comprehensive database of healthcare providers of all types (e.g. hospitals, physicians, diagnostic centres, pharmacies, etc.).
	Supports grouping of healthcare providers under user-defined provider groups (networks, panels, etc.) with different administrative procedures, levels of coverage and reimbursement arrangements.
	Extensive provider query capabilities supporting customer service.
<b>Provider Contracting</b>	Sophisticated functionality for managing different types of provider contracts including rates for provider services.
	Variety of rate methodologies including fee schedules, flat rates, discounts, per diem, per stay, etc.
	Automatic calculation of provider contracts at claim processing time.
<b>Application Management &amp; Underwriting</b>	Effective and efficient processing of applications (proposals) for health insurance.
	Captures all application data including the medical questionnaire, which is dynamic and user-defined.
	Supports all stages of the underwriting process including access to the underwriting knowledgebase of Munich Health's NorMRisk®.
	Premium loadings and exclusions for individuals of increased risk.
	Accepted applications can be converted to policies without additional data entry.
	Comprehensive functionality for preparing and managing Quotations.

Module	Key Features
<b>Policy &amp; Member Management</b>	Functionality supporting the entire lifecycle of a policy from initial issuance to endorsement and renewal.
	Management of both individual and group policies on the same system platform.
	Configurable production of all policy material including policy/member documents, cards, guides, etc.
	Sophisticated management of endorsements including premium calculation and maintenance of time-based images of policies and members.
	Single instance of Policyholders and Members offering 360° visibility across multiple policies and products.
	Coinsurance functionality enabling multiple insurance companies to share the risk of a policy.
<b>Premium Billing &amp; Collection</b>	Configurable issuance of premium bills.
	Management of premium payments (collections).
	Manual and automatic matching of payments to bills.

## The Operational System

Module	Key Features
<b>Care Management</b>	Captures information about medical cases (episodes of care) of the insured population together with all related incidents of care (e.g. inpatient, outpatient, etc.).
	Offers sophisticated utilisation management functionality by supporting the process of review and authorisation of medical services.
	Works with any (as well as multiple) diagnoses coding standard, e.g. ICD9, ICD10, etc.
	Automatic calculation of authorisations according to product and provider contract rules.
	Automatic creation of pre-invoices in order to reserve member balances.
<b>Claims Processing</b>	Automatic adjudication of all types of health insurance claims including reimbursement and direct-billing.
	Uniform processing of different types of invoices (institutional, professional, allowance, etc) through the same claims engine yielding the same results.
	Works with any (as well as multiple) procedure coding standard e.g. CPT, HICPS, local standards, home-grown lists, etc.
	Automatic calculation of the amount payable to the provider based on contracted rates.
	Automatic calculation of the insured member contribution based on the coverage rules of the insurance product.
	Automatic calculation of allowance amounts based on product allowance schedules.
	Flexible capturing of invoice line amounts through configurable, user-defined amount fields.
	Powerful Review concept enabling manual review of suspended invoices.

Module	Key Features
	<p>Hundreds of data consistency and validation rules that the user can activate/deactivate as necessary.</p> <p>User-defined rules (edits) that enable suspension of claims for review.</p> <p>Sophisticated claim adjustment functionality including accurate automatic recalculation of affected claims.</p> <p>Comprehensive Claims Reserves module that enables enforcement of different definitions of claims and reserving on multiple levels of the product structure.</p>
<b>Claims Payment</b>	<p>Easy and secure payment of claims to various entities including provider, member, policyholder, principle, etc.</p> <p>Automatic generation of cheques and bank transfers.</p>
<b>Customer Service</b>	<p>Captures details of issues related to members, policyholders, providers, agents, etc., and manages all the necessary activities required to resolve those issues.</p> <p>Manages inbound and outbound issues.</p> <p>Fully integrated within MedNext+ , providing customer service representatives with all necessary information to manage customer issues in a 'one-stop' process.</p> <p>Extensive use of predefined pieces of text to speed up data entry and enforce consistency.</p>
<b>Reinsurance</b>	<p>Effective management of quota share reinsurance treaties.</p> <p>Flexible definition of quota share percentages for multiple reinsurers and for different components of the product structure.</p> <p>Comprehensive reinsurance reporting.</p> <p>Generation of reinsurance statements of account.</p>

## The Business Intelligence System

*“Transforming data into information and knowledge”*

The **MedNext+** Business Intelligence System is a complete business intelligence solution of unparalleled power and effectiveness. It enables you to leverage your organisation’s data assets and turn them into a source of sustainable competitive advantage.

**MedNext+** BI exploits the wealth of information captured through day-to-day operations by converting raw data into intelligence and providing critical insights on all business areas. It meets the informational needs of the entire organisation and supports your management decisions on operational and strategic levels. In this way, you can respond quickly to market demands and experience increased revenues and profitability.

**MedNext+** BI has been developed using the latest Oracle business intelligence technology – Oracle Business Intelligence Enterprise Edition (OBIEE) and Oracle Online Analytical Processing (OLAP).

**MedNext+** BI consists of 4 components that together constitute an extremely comprehensive and effective business intelligence tool.

### Key Features:

- › State-of-the-art Business intelligence technology.
- › Comprehensive Data Warehouse consolidating all MedNext+ data.
- › Executive Dashboard providing Key Performance Indicator (KPI) monitoring and decision support.
- › Powerful Analytical Processing enabling in-depth data analysis in seconds.
- › Business Reporting, facilitating effective information sharing across the organisation.

### Key Benefits:

- › Leverages the data assets of the business and transforms them into a source of sustainable competitive advantage.
- › Meets all informational needs of the organisation and supports management decisions on operational and strategic levels.
- › Enables quick and effective response to market demands leading to increased revenues and profitability.
- › Enforces consistent definitions and figures in business reports (Single version of truth).

## Data Warehouse

The Data Warehouse consolidates all MedNext+ data and makes it available to the organisation in a convenient and easy-to-use way. It accumulates healthcare, insurance and operational data and provides the basis for advanced statistical analysis, data mining, reporting and information sharing.

The Data Warehouse is a relational database that is designed and optimised for query and analysis purposes. It contains historical data derived from the MedNext+ Operational system. The Data Warehouse separates analysis workload from the operational system and provides a high performance platform for business analysts.

## Executive Dashboard

Built on top of the Data Warehouse, the Executive Dashboard is a set of powerful tools designed exclusively for the needs of the health insurance industry. They provide a comprehensive source of information in order to monitor business performance and improve the quality of operational and strategic business decisions.

From a single visual interface (thin-client, web-based), executives have access to relevant key performance indicators anywhere, anytime and in an intuitive and convenient format. Executives can interact with the information of the dashboard, view, drill, reformat and personalise it as required, and save their customisations for later use. The dashboard supports export to Microsoft Excel and Adobe PDF and provides high-quality printing.

With MedNext+ BI, executives can also create their own dashboards and include their personal Key performance indicators without any specialised IT support.

## Analytical Processing

The Analytical Processing system supports all data analysis needs of the organisation. It consists of a set of multidimensional OLAP cubes (the MedNext+ cubes), each one providing accurate and in-depth insight to a specific business area.

Rather than relying on a set of prefixed reports, the Analytical Processing System enables you to create hundreds of dynamic reports within seconds. It provides managers and teams with the means to analyse critical corporate data from any angle and in any combination without IT support.

Using its user-friendly interface you can easily drill down, slice and dice, rank, sort, forecast, and nest information to gain greater insight into trends, causes and effects.

The sophisticated analytical capabilities of the MedNext+ Cubes can help you in many areas such as:

- › Financial
- › Claims
- › Reinsurance
- › Marketing
- › Provider Network
- › Operations
- › Actuarial
- › Medical
- › Customer Service

## Business Reporting

Business Reporting allows you to perform complex reporting and analysis on all data in the Data Warehouse to the lowest level of detail and share important business information across your organisation.

Users can save reports in the report repository and re-run them every time the Data Warehouse is updated. Moreover, reports can be scheduled to run unattended, and can be sent by email and shared among groups of designated users as read-only files.

## MedNext+ Interfaces

*“Expanding capabilities”*

**MedNext+** built-in interfaces enable you to take advantage of some of the world’s ‘best-in-class’ software products such as Oracle E-business Suite, SAP and EMC<sup>2</sup> Documentum as well as integrate MedNext+ into your IT-landscape without delays and additional costs.

Interface	Purpose and Features
<b>Web Services</b>	MedNext+ comes with a wide range of web services that enable third-party applications to perform transactions in MedNext+.
	Provides atomic web services for additional flexibility.
	Web services conform to the same business rules as transactions performed in MedNext+.
	Complete and detailed documentation for application developers.
<b>Oracle Financials</b> (part of Oracle E-Business Suite)	Integrates the specialised health insurance functionality of MedNext+ with the accounting and financial management capabilities of Oracle Financials.
	Consists of a number of interfaces that transfer data and transactions from MedNext+ to the Receivables and Payables modules of Oracle Financials.
	Provides many useful features for scheduling interface jobs and managing interface errors and exceptions.

Interface	Purpose and Features
<b>SAP-FSCD</b>	Integrates the specialised health insurance functionality of MedNext+ with the accounting and financial management capabilities of SAP-FSCD.
	Consists of a number of interfaces that transfer data and transactions from MedNext+ to the corresponding entities of SAP-FSCD (i.e. business partner, insurance object, payment item).
	Provides many useful features for scheduling interface jobs and managing interface errors and exceptions.
<b>EMC<sup>2</sup> Documentum</b>	Adds Document and Process management functionality to MedNext+ through two built-in connectors.
	The Content connector facilitates storing documents and other types of content from MedNext+ into Documentum and linking this content to MedNext+ entities.
	The Process connector enables Documentum processes to trigger MedNext+ actions and to exchange data between Documentum X-Forms and MedNext+ pages.
	Both connectors are fully configurable through XML files.
<b>Reporting Interface</b>	Direct access to the MedNext+ database for reporting purposes through a simplified and intuitive End User Layer (EUL) based on database views.
	Built-in integration with Oracle Discoverer and Oracle BI Publisher.
	Large number of Oracle Discoverer and BI Publisher reports readily available.
	Can be used with practically any report preparation software.
<b>Data Exchange</b>	Ability to export MedNext+ data to text, XML and Microsoft Excel files.
	Ability to perform key business transactions through data imports including policy/member import, electronic claims import, etc.

## MedNext+ Implementation

Our in-depth knowledge of health insurance and our project management capabilities enable us to deliver high quality implementation projects within ambitious time and cost constraints.

Having completed several successful implementation projects for clients in various countries, we have developed a flexible and effective implementation approach, which enables clients to introduce MedNext+ easily and quickly. Typically our customers go-live with MedNext+ in around 6 months.

Our implementation approach is based on close interaction and cooperation with the client organisation and takes into account business processes, staffing requirements, go-live targets as well as management goals and priorities. As a result, MedNext+ is implemented in a way that ensures suitability to client-specific needs, minimises risks and facilitates effective organisational change.

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## Technical Characteristics

**MedNext+** has been developed with state-of-the-art Oracle technology and operates on the Oracle relational database and Oracle Fusion Middleware. This enables MedNext+ users to take advantage of the performance, portability, scalability and continuous technology update offered by Oracle.

**MedNext+** makes efficient use of computing resources and typically requires a less expensive operating environment than most comparable systems. It can operate on a variety of hardware and software platforms allowing you to create an IT infrastructure that balances costs and benefits to meet the specific requirements of your business. The selection of the appropriate platform depends on a number of factors including the expected number of members, claim volumes and number of system users.

Some indicative technical specifications are presented in the table below.

Database System:	Oracle 10g/11g Standard Edition and above
Database Platform:	For large organisations: <ul style="list-style-type: none"> <li>› Linux (Redhat ES/AS 64-bit) on Intel-based, high-end servers (2 or more processors) and clusters</li> <li>› Oracle Database Server Enterprise Edition</li> </ul>
	For medium-sized organisations: <ul style="list-style-type: none"> <li>› Linux (Redhat ES 64-bit) on Intel-based, mid-range servers (up to 2 processors) and clusters</li> <li>› Oracle Database Server Standard Edition</li> </ul>
	For small organisations: <ul style="list-style-type: none"> <li>› Linux (Redhat ES 64-bit) on Intel-based entry-level servers (single processor)</li> <li>› Oracle Database Server Standard Edition</li> </ul>
Middleware:	<ul style="list-style-type: none"> <li>› Oracle Web Logic Enterprise Edition</li> <li>› Jrockit JVM</li> </ul>
Middleware Platform:	› Oracle Linux AS 64-bit on Intel-based dual processor servers for every 40-60 users

Workstation Platform	<ul style="list-style-type: none"> <li>› Intel Based</li> <li>› 1GB RAM or more</li> <li>› 17" or larger monitor 1280 x 960 min resolution</li> <li>› 5 GB free disk space (minimum)</li> <li>› Windows XP professional/VISTA and above</li> <li>› Browser V7</li> </ul>
Reporting Interface	<ul style="list-style-type: none"> <li>› Oracle Discoverer</li> <li>› Oracle Reports Server</li> <li>› BI Publisher</li> </ul>
Reporting Platforms	› Linux (Redhat ES/AS 64-bit) on Intel-based processor servers or Oracle Linux 64-bit
Reporting Middleware	<ul style="list-style-type: none"> <li>› WebLogic Enterprise Edition (for BI Publisher)</li> <li>› XP, VISTA and above for Discoverer</li> </ul>
Web Services Platform	› Linux (Redhat ES/AS 64-bit) on Intel-based processor servers or Oracle Linux 64-bit for Intel based platforms
Web Services Middleware	› Oracle Application server 10g or Oracle Web Logic Enterprise Edition
SAP-FSCD Platform	› Linux (Redhat ES/AS 64-bit) on Intel-based processor servers
SAP-FSCD Database	› Oracle10g-11g
Oracle Financials Platform	› Linux (Redhat ES/AS 64-bit) on Intel-based processor servers
Oracle Financials Application	› Release 11
Oracle Financials DB	› Oracle 9i, 10g
Documentum Content Server Platform	› Windows 2003 server and above
Documentum Data Base	› Oracle10g-11g
Documentum Data Base Platform	› Linux (Redhat ES/AS 64-bit) on Intel-based processor servers
Documentum Middleware Platform	› Windows 2003 server and above
Documentum Middleware	› Apache Tomcat, JDK, Webtop
Documentum Client Platform	› XP Proff & above dot net 2,3
Data Warehouse System:	<ul style="list-style-type: none"> <li>› Oracle 10gR2 / 11g R2</li> <li>› Oracle Warehouse Builder 10gR2 / 11gR2</li> </ul>
Data Warehouse Platform:	› Linux (Redhat ES) on Intel-based, single or dual processor 16 GB RAM or higher
OLAP Tool	› Oracle OLAP
Executive Dashboard Tool	› Oracle Dashboards 10g
Analytical Processing Tool	› Oracle Answers 10g
Business Reporting Tool	› Oracle Discoverer Plus, Viewer 10gR2

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