

Seamless Integration to Fuel Pricing & Payment Integrity

Accelerating savings with a post-adjudication pre-payment cost management strategy.

Zelis and Cognizant formed a strategic partnership a decade ago that has since helped more than 50 companies and more than 20M members across Commercial, Medicare, and Medicare Advantage lines of business.

Our seamless integration amplifies Zelis's ability to drive efficiency and savings by delivering innovative cost management and payments solutions. Zelis solutions are tailored to meet unique payer requirements, driving efficiency on every claim, every day.

Together with Cognizant, we reduce hard and soft costs through:



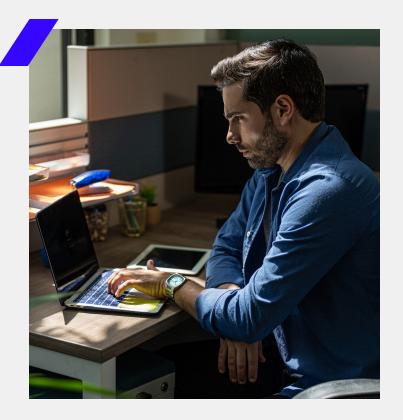
Zelis Quick Reprice Interface

Integration with all Cognizant platforms for post-adjudication, pre-payment savings.



Single Integration

One Cognizant claim file, many Zelis solutions. Access multiple Zelis cost management solutions including Claims Editing, Zelis Expert Claims Review, and Out-of-Network Solutions.



Reduced Medical Loss Ratio

By combining our strengths, Zelis and Cognizant provide payers with comprehensive solutions that enhance claims accuracy, streamline operations, contain costs, improve member experience, ensure regulatory compliance, and secure data. These improvements collectively contribute to a lower Medical Loss Ratio, enabling payers to allocate more resources towards patient care and other strategic initiatives.



Zelis is lowering the cost of care through a configurable platform of cost management solutions that is payer-driven, provider-conscious, and member-centric.

Claims Editing

Zelis Claims Editing uses leading edge technology and clinical expertise to produce fast, accurate and customized editing. Using Zelis as an additional layer of claims editing and abuse detection provides a supplemental approach to claims management, designed to result in incremental cost savings. This is at no risk to payers: there is no cost for our service unless we find additional savings. With Zelis, payers can:

- Leverage and adhere to industry-recognized edits and guidelines ensuring compliance with payment policies
- Benefit from our ability to configure and customize edits based on a plan's payment polices which allows for detection of most overbilling occurrences and helps to ensure claim accuracy
- Tap into a flexible appeals package tailored to the plans preference of Zelis managing all appeals or a subset of them

Out-of-Network Services

Zelis Out-of-Network Services use ClaimPass®: our multilayered approach that utilizes all applicable channels and opportunities to find the best savings on non-par claims. First, the net cost of the claim is determined by applying historical data, payment integrity technology, clinical and coding expertise, supportable benchmarks and scalable technology. This is important to ensure that any savings and discounts are being applied on the lowest net claim cost rather than on an inflated price. ClaimPass then determines the optimal discount by dynamically evaluating multiple savings options:

- Supplemental Networks
- Expert Negotiations
- Zelis Choice Provider Agreements
- Reference Based Pricing

Zelis Expert Claims ReviewSM

Zelis utilizes leading-edge technology and a team of clinicians and healthcare experts to review inpatient and outpatient medical claims to uncover coding errors and inappropriate charges. Our breakthrough approach is pre-payment, utilizing both itemized bill reviews and clinical chart reviews on claims prior to payment. This includes:

- A full scope clinical and financial analysis which focus on our core elements of billing compliance, cost analysis and chart review while ensuring claims adhere to plan policy requirements and billing standards.
- Clinical expertise with specialty peer reviews offers concrete findings based on industry recognized guidelines and standards that focus on ensuring medical necessity and adherence to medical policies and plan guidelines.
- Enhanced chart validation and assessment of claim itemization charges that are not billed in accordance with compliance standards.

The Zelis Advantage

Named Best in KLAS for Payment Accuracy & Integrity Solutions, Zelis:

- Complements a payers existing payment integrity/post-pay payment integrity structure.
- Leverages advanced technology and healthcare expertise for claims review and processing.
- Prices claims accurately the first time, reducing provider abrasion and eliminating pay and chase.