Through retrospective data gathering and data analysis, Care Integration Services (CIS) has created a preliminary set of decision rules and algorithms which drive eligibility workflow and decision automation orchestrated by MedGINE.

New members applying during SEP must have a Qualifying Event (QE) to get coverage or adverse selection will cause excessive losses and a nonsustainable risk pool.

To guard against adverse selection and to protect the risk pool, payors are allowed to confirm the qualifying event.

**Other Industry Drivers**

- **Substantial Membership Churn**
- **Off/On Exchange**
  - Limited checks for qualifying events
  - Volume surges during AEP
  - Satisfaction
- **On Exchange Enrollment**
  - Very few checks to qualify special events
  - Government doubling down on ACA enrollment

**Solution Overview**

- Fully automated solution
- MedGine Technology
- Sample Rules – (client customizable)
- Address Indexing Scoring
- Data Return Integrity
- Truth Index
- Configurable to client specific

**Benefits**

- **Resolve Delays** – Data and decision can be automated often with an instant decision.
- **Scalability** – Scalable solution based on a mix of automation and streamlined case resolution for pended requirements.
- **Decision Consistency** – Decisions handled consistently across all QE types with decision reasons confirmed, documented, and auditable.
- **Fraud** – Patterns of fraud and inappropriate application submissions can be algorithmically uncovered.
Process Overview

Clinical Interaction and Identification Platform

**Receive Orders:**
- 834s or data file
- Dedupe logic
- Household logic

**Source Data:**
- Addresses, phones, emails
- Demographic and behavior variables
- Identity, address, fraud indicators
- Prior coverage data
- Blue Shield of CA tables

**Apply Algorithms:**
- New mover score
- Prior coverage score
- Marital score

**Rules Engine:**
- Fraud rules
- Marriage rules
- Prior coverage rules
- New mover rules
- Combination rules

**Decision Engine:**
- Decision recommendation
- Decision rules display
- Auto approval
- Requirements trigger and order

**Log of all rules**
**Track and Pend**
**Log of all decisions**
**Auto referrals**
**Auto requirements**