

Insurance Claims Adjudication

Overcome the Pain of Hard-Coded Logic

For developers and architects working for insurance organizations, business analysts' requests for "quick" or "simple" changes to claims adjudication calculations can set off a huge ripple effect that begins with lost time and productivity and often ends with frustration.

From sifting through large application code repositories for a single calculation that needs to be modified, to miscommunication about the specifics of the change, the "quick" or "simple" change can rapidly become anything but quick or simple.

And once additional lines of business, locations, providers or policies and benefits are taken into consideration, or when larger-scale updates are required, changes to hard-coded logic quickly become even more complicated and cumbersome.

A Business Rules Management System (BRMS), like InRule®, offers insurance companies an innovative solution that accommodates the scale of business rule permutations required while providing agility and scalability.

A BRMS places application code changes in the hands of subject matter experts, who can author, test and manage rule changes with ease, allowing developers and architects to focus on larger and more technical projects.

WHAT MAKES A BUSINESS RULES MANAGEMENT SYSTEM SO IDEAL FOR INSURANCE CLAIMS ADJUDICATION?

1. A BRMS creates, links and stores sets of collections of data for matching and aggregating. These claim data schemas take into account the wide span of types of data, such as service lines, claim history, benefits, providers and more. With schemas, subject matter experts can easily examine, update or change a full array of variables associated with each claim.
2. A fully featured BRMS, like InRule, allows the rule engine to use a relational database or other data store to look back through claims history as needed without loading the entire claims history. That means the subject matter expert gets the policy, group or individual history they need without having to pull up every component of every past claim.
3. Subject matter experts can make simple changes required on a case-by-case basis without the need for completely rewriting a set of business rules. Once a base set of coverage rules have been

established, a BRMS allows subject matter experts the flexibility to override a small subset of the rules.

4. A BRMS is designed to handle complexity. For example, InRule contains built-in capabilities for creating rules that pull fields from multiple locations in a complex object model and then apply matching criteria to several sets of collections in a single operation. This, in effect, allows subject matter experts to easily filter collections of data with complex criteria.
5. A user-friendly business rules management system, like InRule, creates rules using plain English and business language so that subject matter experts can edit and read rules without struggling with confusing or technically complex language.
6. From contract renegotiations, to new business strategies, and emerging fraud and abuse patterns to enhanced scoring models, claims adjudication rules notoriously change over time. A fully featured BRMS supports change management features for rules so that subject matter experts can version rules, maintaining a history of past rule sets. Users can easily find features or even re-execute past rule sets based on simple data ranges or text labels.
7. A BRMS provides transparency into the rules that are in use at all times. This ensures that your organization is in compliance with the latest industry regulations and government mandates.

Insurance organizations around the world have relied on InRule Technology's Business Rules Management System since 2002 to manage the complexity related to insurance claims adjudication while gaining adaptability, practicality and longevity.

For more information about InRule for insurance or to request a free trial, visit www.inrule.com.