

Voice Biometrics in Health Insurance Claims and Consumer Authentication

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- Problem Definition - HIPAA Compliance
- The Solution and the Resulting Benefit
- Four Case Studies in Health Insurance
- Learnings

Beyond Biometrics

Enabling Trusted Interactions

We are all unique - Our voices are unique

Now your voice can be your signature
On the telephone or over the Internet

- **Authentication**

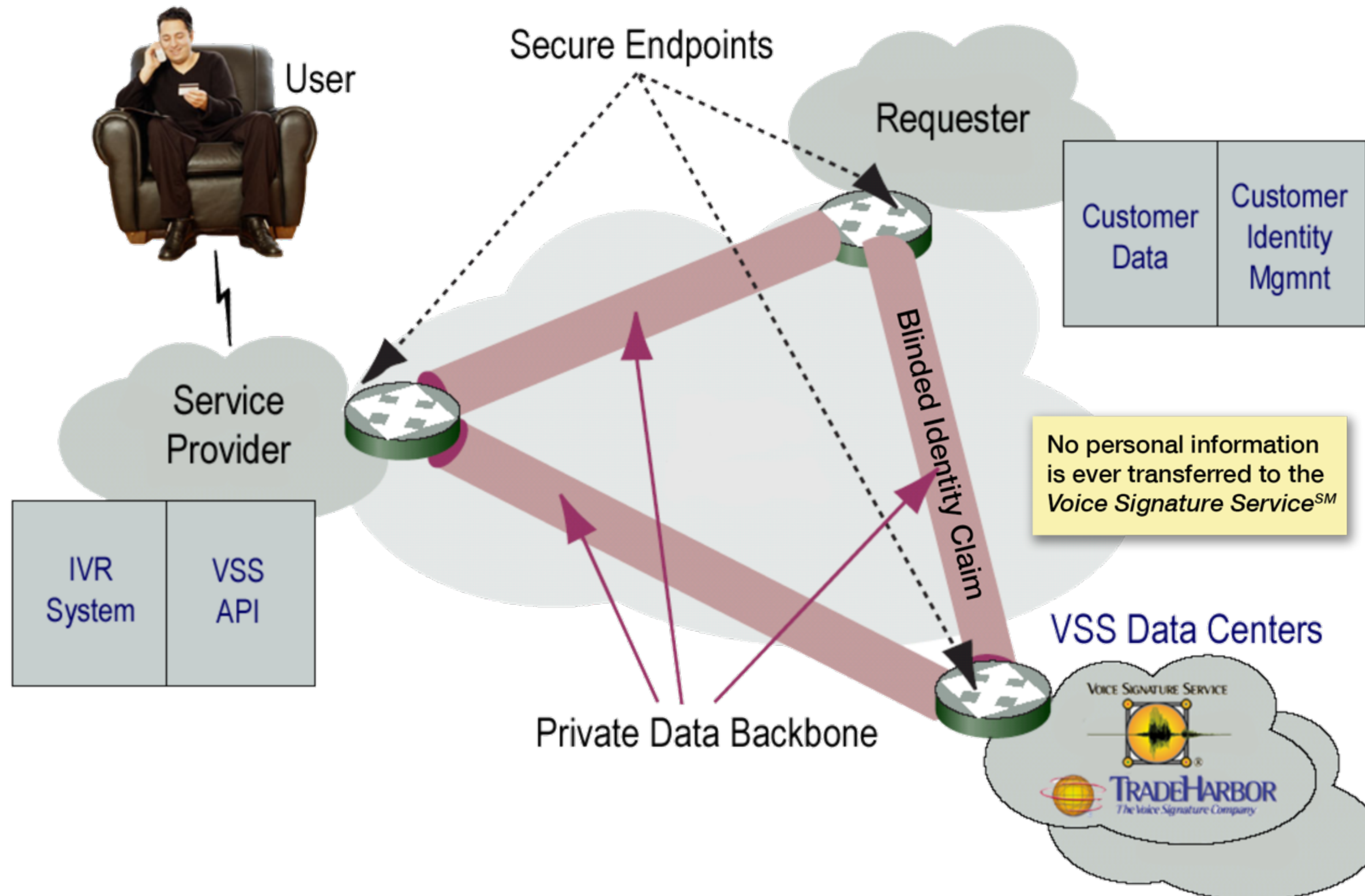
- The identity of a remote participant is scientifically confirmed in a user-friendly manner.

- **Authorization**

- The cooperative act of a VSS user is analogous to the user signing a document providing authorization.

- **Audit trail**

- Provides an audit trail to show that the authorization originated from an identified source.



Authentication & Signatures - Customer Lifecycle

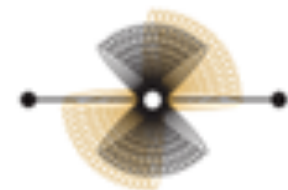


ROI is Critical to Justify Implementation



Time Savings Study - Major Cable Provider
Shared Secrets = from 45 seconds to 4 minutes
*Voice Signature Service*SM = Less than 10 seconds
ROI > 10 to 1





INTERACTIVE INTELLIGENCE



“this is so incredibly easy it is not even funny - awesome - takes 20 seconds” Private Wealth Advisor

“Cool” Managing Director, leading financial advisory firm

- Used By More Than 300,000 Insurance Individuals for Health & Life Applications and HIPAA Release Forms for Claims Processing
- Accepted as a Legally Binding Signature:
 - 48 State Departments of Insurance
 - USDA for SNAP Benefits
 - CMS for Medicare & Medicaid Benefits
 - IRS Office of Chief Counsel - (Rev.Proc.)
IRS Form 8850 & IRS Form 9061

Mobile Voice

Conference 2015

The Intelligent Connection

SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1 FOR 2013 AGGREGATED TOTALS NATIONWIDE

08/27/2014

(INCLUDES STATES AND U. S. TERRITORIES)

	Business Subject to MLR								Student Health Plans
	Comprehensive Health Coverage			Mini-Med Plans			Expatriate Plans		
	Individual	Small Group Employer	Large Group Employer	Individual	Small Group Employer	Large Group Employer	Small Group	Large Group	
OTHER INDICATORS									
1.	Number of Certificates/Policies								
	7,513,309	8,909,036	20,143,162	60,456	840	325,694	73	111,696	1,575,603
2.	Number of Covered Lives								
	12,617,359	16,701,450	39,821,574	87,329	6,607	439,758	363	278,248	1,748,050
3.	Number of Groups								
	xxx	1,454,560	195,025	n/a	121	4,461	73	3,005	4,250
4.	Member Months								
	148,166,608	199,845,917	476,119,913	1,173,163	78,968	5,559,678	3,980	3,379,201	20,864,526

Amount of run-off premiums reported in report Columns 1 through 9: \$2,542,288,641

Amount of run-off claims included in report Columns 1 through 9: \$1,954,705,451

	FY 2014 ⁴
Total Federal Program Spending (\$ in billions)	\$913.4
Medicare Benefits ⁵	\$591.9
Total Medicaid	\$309.5
CHIP	\$11.5
Other Spending	\$0.5
Total Program Management (\$ in millions)	\$5,556.7
Total Appropriation	\$4,091.7
Other Sources	\$1,465.0
Total Health Care Fraud & Abuse Control Funding (\$ in millions)	\$1,557.3
FTE Employment	6,333

⁴ Program Management figures in FY 2014 are preliminary and subject to change.

⁵ Medicare Benefits, including Health Information Technology Incentive Payments.



HIPAA Release Form must be signed by the insured prior to an Agent taking any PHI (Personal Health Information) to submit and process an insurance claim.

HIPAA Regulations
Administrative Simplification Regulation Text
U.S Department of Health and Human Services
Office for Civil Rights
HIPAA Administrative Simplification Regulation Text
45 CFR Parts 160, 162, and 164
(Unofficial Version, as amended through **February 16, 2006**)
HIPAA Administrative Simplification

HIPAA Administrative Simplification Regulation Text
March 2006

These regulations include the HIPAA OMNIBUS FINAL RULE
released by HHS on **January 17, 2013**

A major purpose of the Privacy Rule is to define and limit the circumstances in which an individual's protected health information may be used or disclosed by covered entities.

Protected Health Information. The Privacy Rule protects all "individually identifiable health information" held or transmitted by a covered entity or its business associate, in any form or media, whether electronic, paper, or oral. The Privacy Rule calls this information "protected health information (PHI)."

De-Identified Health Information. There are no restrictions on the use or disclosure of de-identified health information. De-identified health information neither identifies nor provides a reasonable basis to identify an individual.

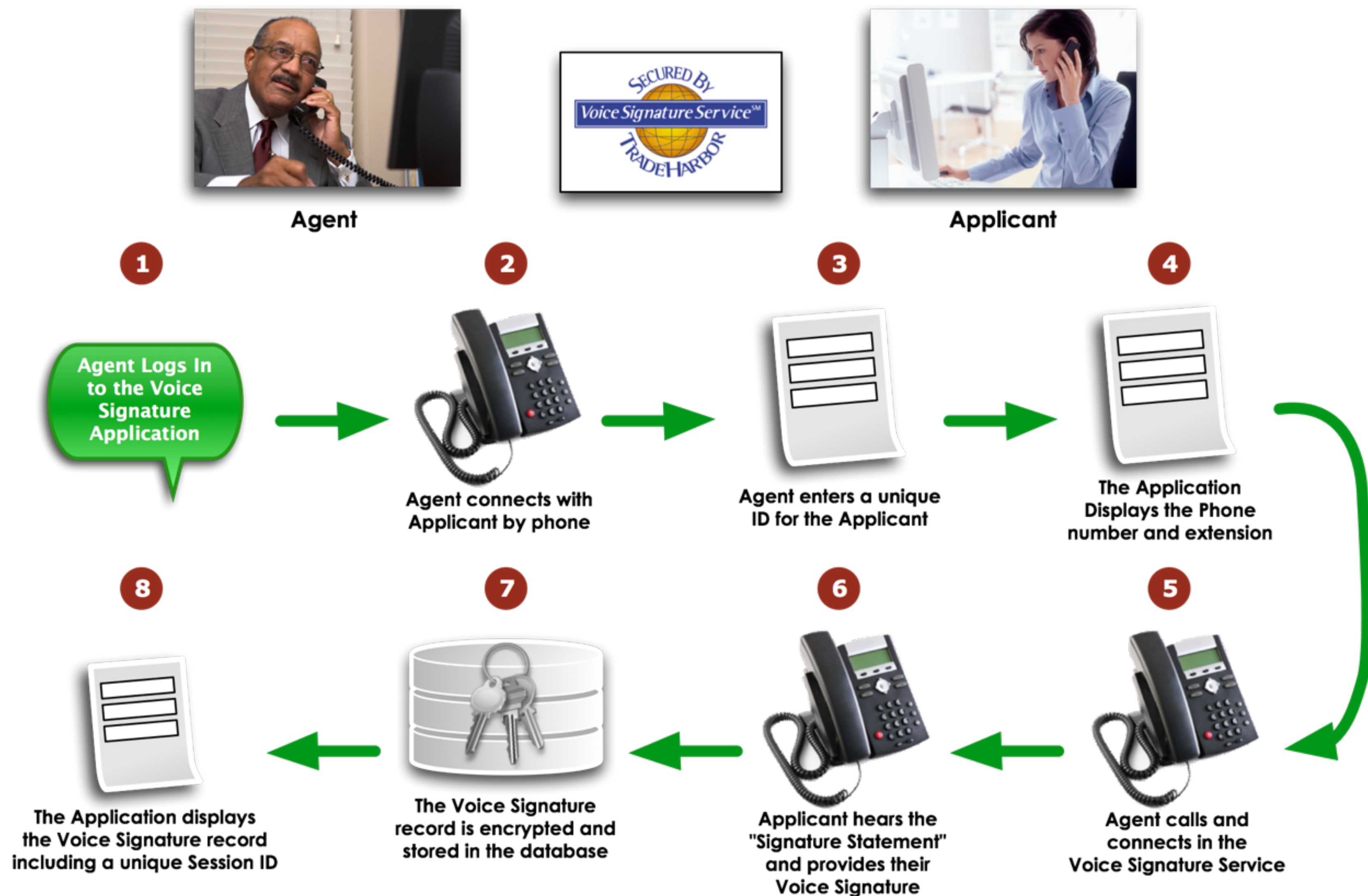
- **Company “A”** - A major health & life insurance provider (NDA)
- **unum Group** - large employee benefit insurance provider
- **Company “B”** - large employee benefit insurance provider (NDA)
- **ChartaCloud** - SaaS application service provider

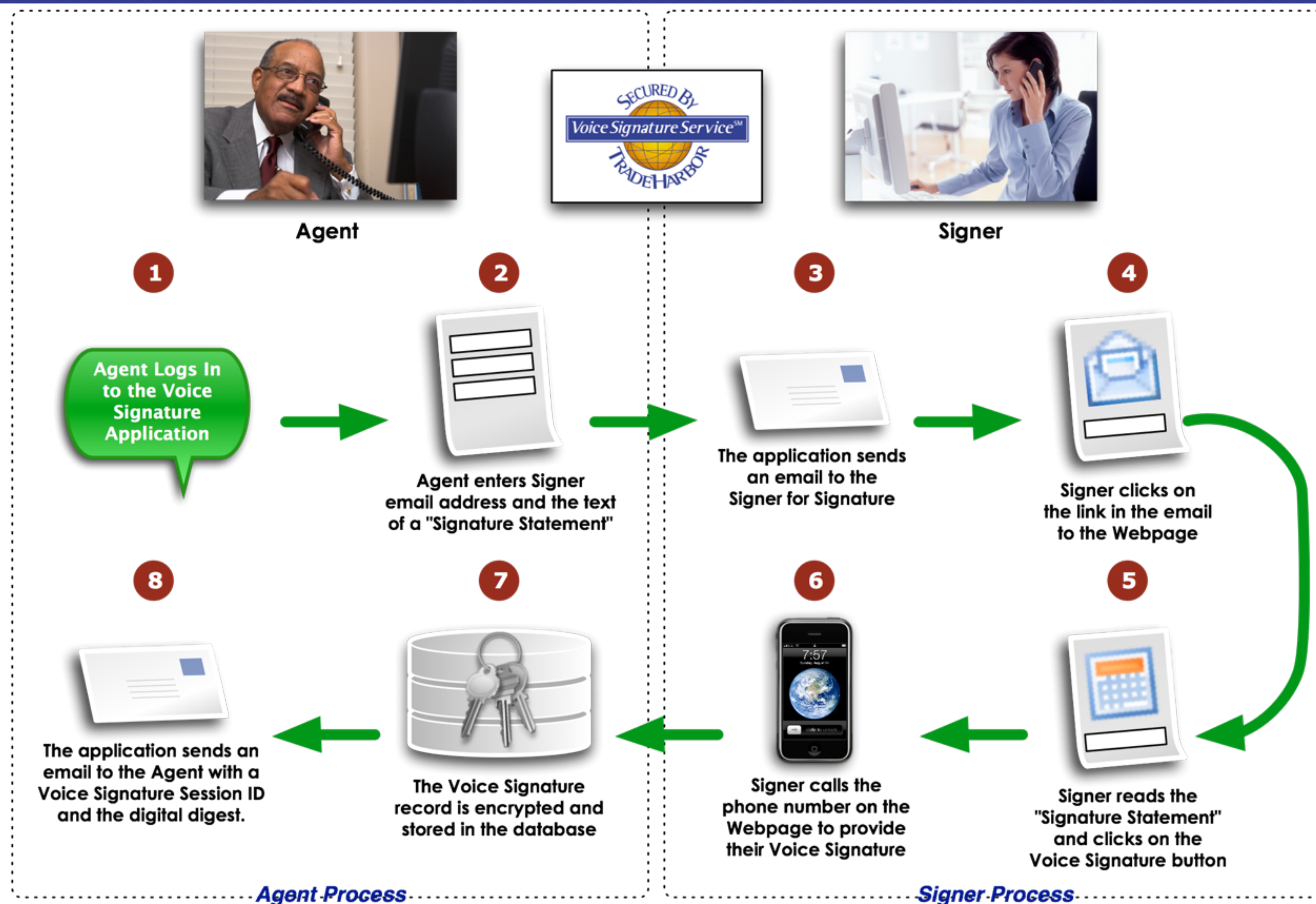


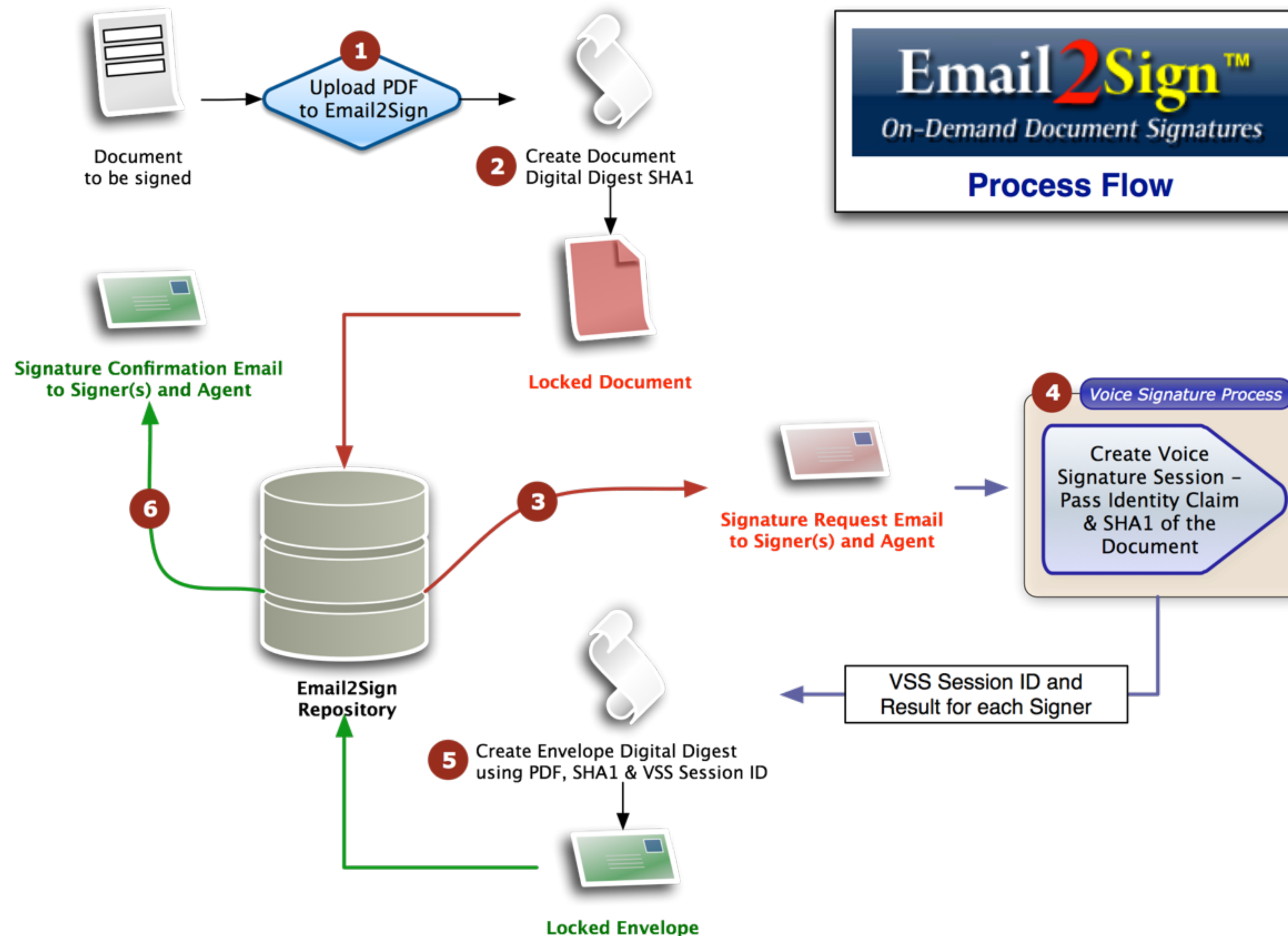
Agent2Sign™ Email2Sign™
On-Demand Document Signatures

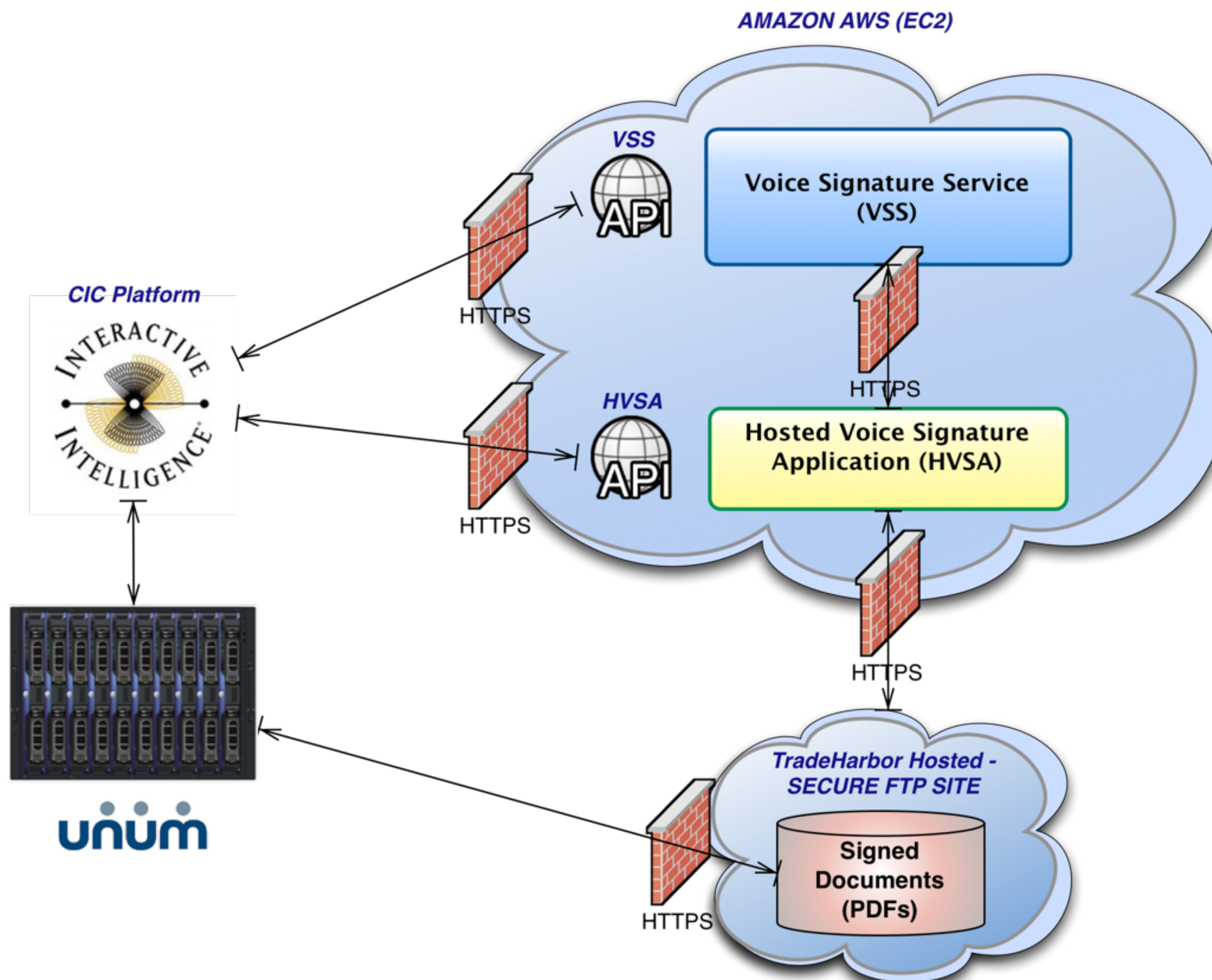
Transfer2Sign™
On-Demand Document Signatures

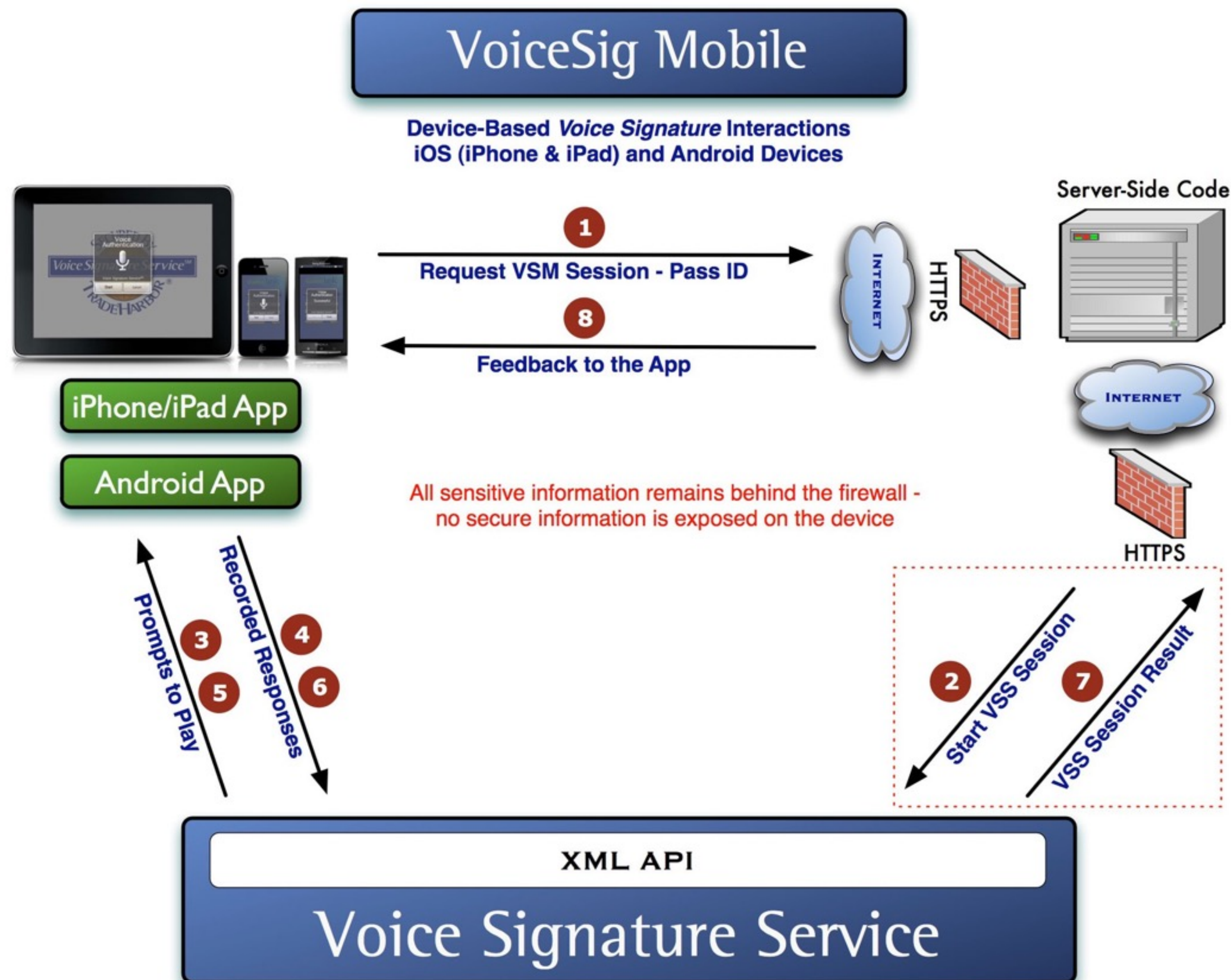














ChartaCloud

Technologies



Learnings:

- Security and Fraud Reduction have not been the drivers
- ROI is critical to justifying the implementation
- Workflow and process improvement is critical
- CSAT has been a huge driver as well

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