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Clinical Services

EXL Clinical Services Cheat Sheet

Key Resources

- Website link:https://www.exlservice.com/industries/health-and-life-sciences/clinical-services
- Solution Sheet: https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL_SS_Clinical%20Services.pdf
- Use cases link: https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL_SS_Clinical%20Services.pdf

About EXL Clinical Services

EXL Clinical Services focuses on optimizing healthcare operations and improving clinical outcomes for health plans and provider organizations. Our services enable digital transformation, enhance care

management, and turn raw data into actionable insights, helping clients achieve better member outcomes and operational efficiencies.

Pain Points We Solve

- **Cost Management:** Reducing healthcare costs through efficient utilization management and care coordination.
- **Operational Inefficiencies:** Streamlining clinical workflows to enhance operational performance and reduce administrative burdens.
- **Quality Gaps:** Improving patient care by identifying and managing clinical, social, and behavioral health gaps.
- **Regulatory Compliance:** Ensuring adherence to healthcare regulations and minimizing the risk of penalties.
- **Member Engagement:** Enhancing member and provider satisfaction through improved communication and engagement strategies.

Who We Serve

We work with health plan payers and provider organizations to manage their clinical services, empowering healthcare managers to focus on improving member outcomes, containing costs, and ensuring the best experience for members and providers.

Our Clients

- Health Plan Payers
- Provider Organizations

Personas We Can Target

- **Chief Medical Officer (CMO):** Focused on overall clinical outcomes and quality improvement.
- **Chief Financial Officer (CFO):** Concerned with financial health and reducing healthcare costs.
- **Director of Care Management:** Directly responsible for managing care coordination and improving patient care.
- **Quality Improvement Managers:** Focused on improving patient care and meeting regulatory quality measures.
- **IT Managers and Data Analysts:** Implementing and managing technology solutions for clinical operations and data analytics.

Solutions

1. Utilization Management (UM)

Utilization Management (UM) ensures that healthcare services are used appropriately, efficiently, and effectively to manage costs while maintaining high-quality care.

Key Features:

- **Pre-authorization and concurrent review:** Approval process for medical services or medications before they are provided.
- **Post-service clinical claims review**
- **Appeals and denials management**

Benefits: Ensure effective use and delivery of healthcare resources, improve quality outcomes, and manage costs efficiently.

2. Care Management Services

Solution: Member-centric and analytic-driven approach to meet the clinical, social, and behavioral needs of vulnerable populations.

Key Features:

- Member screening and identification
- Clinical and risk assessments
- End-to-end care coordination

Benefits: Comprehensive care coordination, risk assessments, and adherence management to enhance member health and satisfaction.

3. Population & Risk Analytics

Solution: Holistic member views deliver actionable insights into opportunities to impact cost and quality outcomes.

Key Features:

- Population and risk analysis
- Impactability and intervention analytics
- Social determinants of health analytics

Benefits: Proactively identify high-risk members, prioritize outreach, and engage with members using effective methods.

4. Digital Technologies & Automation

Solution: Application of advanced technologies across the clinical workflow to drive efficiencies, reduce costs, and improve provider and consumer experience.

Key Features:

- Integration of cloud technologies, NLP, machine learning, and automation
- Streamlined clinical operations

Benefits: Enhance operational performance, reduce cycle times, and improve member/provider engagement.

5. Contact Center Solutions

Solution: Reduce cost per call, call abandonment, and average handle time with cognitive AI solutions and additional staffing resources.

Key Features:

- AI-driven call handling
- Additional staffing resources for peak times

Benefits: Optimize contact center performance, enhance member engagement, and increase satisfaction.

6. Behavioral Health Support Services

Solution: Integrated collaborative care models provide support to ensure effective coordination, communication, and collaboration.

Key Features:

- Behavioral health screening and assessments
- Care coordination and management

Benefits: Address behavioral health needs comprehensively, improving overall health outcomes and member satisfaction.

Use Case

- **Scenario:** EXL Health partnered with a regional health plan to create an end-to-end utilization management (UM) service across all pre-service, concurrent, and post-service functions.
- **Approach:** Utilized a team comprised of 85% offshore and 15% onshore resources to handle intake, clinical review, letter generation, network steerage, care management referrals, and early identification and handoff of complex cases.
- **Outcome:** This collaborative approach ensured efficient and compliant processing, resulting in improved care coordination, reduced costs, and enhanced provider network performance.

Client Testimonial

"EXL Health is a long-term, true partner. They have collaborated with us on the best strategy and execution of our care management platform and positioned us for success in automating our processes."

- Frank Maguire, MD, Chief Network Officer, TriWest Healthcare Alliance.

Why Partner with EXL?

- **Deep Analytical Expertise:** Leveraging data on over 260 million lives, we provide actionable insights to improve member health and manage medical costs.

- **Innovative Digital Solutions:** Our platform integrates cloud technologies, NLP, machine learning, and automation to enhance operational efficiency.
- **Global Delivery Model:** With over 2,100 clinical resources across 14 global delivery centers, we offer flexible and compliant service delivery options.
- **Proven Track Record:** Significant improvements in care management and operational efficiencies.
- **Tailored Solutions:** Customized to meet your unique clinical transformation journey.
- **Commitment to Excellence:** Leveraging human ingenuity, advanced analytics, and digital technologies to solve complex problems.

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Sample Email Template

Subject: Elevate Your Clinical Management with EXL Health

Dear [Recipient's Name],

I recently came across an article highlighting your company's dedication to [mention key area based on profile, e.g., customer centricity, AI-driven personalization, and digitization]. This aligns perfectly with our capabilities at EXL Health.

At EXL Health, we specialize in delivering advanced clinical services to enhance healthcare operations. Our expertise includes end-to-end Utilization Management, Care Management, Population & Risk Analytics, leveraging Digital Technologies for efficiencies and cost reduction, Contact Center Solutions with AI-driven call handling and staffing, and Behavioral Health Support through integrated care models for effective coordination. (Add expertise based on the customer's requirement)

Just to showcase our impact, we partnered with a leading US healthcare company to create an end-to-end UM service. Utilizing a team comprised of **right shore resources**, we managed intake, clinical review, letter generation, network steerage, care management referrals, and early identification and handoff of complex cases. This resulted in improved **care coordination, reduced costs, and enhanced provider network performance**.

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

EXL

Best regards,

Payment Integrity

EXL Payment Services/Payment Integrity Cheat Sheet

Key Resources

- Solution sheet: EXL Payment Integrity Solution Sheet
- Website: https://www.exlservice.com/industries/health-and-life-sciences/payment-integrity
- Use cases: https://www.exlservice.com/industries/health-and-life-sciences/payment-integrity

About EXL Payment Integrity Service

EXL Payment Services/Payment Integrity focuses on transforming businesses to ensure payment accuracy and strengthen payment integrity. The primary goal is to address and rectify issues related to **overpayments, fraud, waste, and abuse within the healthcare payment system**. This is achieved through advanced analytics, cutting-edge technology, and deep domain expertise.

Pain Points We Solve

- **Overpayments:** Reducing financial losses due to overpayments by implementing comprehensive audit solutions.
- **Fraud, Waste, and Abuse:** Detecting and preventing fraudulent activities, wasteful spending, and abusive practices in the healthcare payment system.
- **Compliance Issues:** Ensuring adherence to regulatory requirements and minimizing the risk of penalties.
- **Operational Inefficiencies:** Streamlining payment processes to enhance efficiency and reduce administrative burdens.
- **Provider Relationship Management:** Improving relationships with providers through accurate and fair payment practices.

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Personas We Can Target

- **Chief Financial Officer (CFO):** Focused on financial health and reducing costs associated with overpayments and fraud.
- **Chief Compliance Officer (CCO):** Concerned with regulatory compliance and minimizing legal risks.
- **Chief Operations Officer (COO):** Interested in operational efficiency and process optimization.
- **Director of Payment Integrity:** Directly responsible for managing and improving payment integrity processes.
- **Healthcare Auditors:** Engaged in auditing medical and pharmacy claims to identify discrepancies and recover overpayments.
- **IT Managers and Data Analysts:** Focused on implementing and managing technology solutions for payment integrity.

Who We Serve

EXL Health partners with and delivers our payment integrity services to both health plan payers and provider organizations, driving value-based outcomes and transformation to ensure payment accuracy and reduce fraud, waste, and abuse.

Our clients

- 7 of the top 10 US Payers
- 2 of the top 3 PBMs

Solutions

1. Pre-pay & Post-pay Audit

- Leveraging proprietary analytics technologies, best-in-class clinical reviews, and unparalleled expertise to mitigate overpayments and maximize savings.
- Comprehensive auditing of medical and pharmacy claims, including inpatient, outpatient, ancillary, and third-party liability/subrogation services.

Key Features:

- Clinical claims auditing
- Pharmacy auditing and analytics
- Pre-emptive solutions (E&M, provider education)
- Audit workflow management
- Ancillary
- Third-party liability/subrogation services

Benefits: Improves compliance, reduces overpayments, and enhances provider relationships.

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2. Payment Analytics & Data Mining

Sophisticated data modeling to uncover and correct payment errors, ensuring compliance and optimizing payment processes.

Key Features:

- Provider billing analysis
- Provider abrasion analysis
- Provider intervention & education insights
- Contract compliance
- Coordination of benefits (COB) reviews and eligibility-related errors
- Subrogation workflow management software – MY SOCRATESTM

Benefits: Identifies payment errors, recovers overpayments, and optimizes payment integrity efforts.

3. Payment Capacity Services

Providing deep domain knowledge and flexible support to execute your payment integrity needs quickly and efficiently.

Key Features:

- Coding review
- Claims audit
- Appeal management
- Special investigation unit

Benefits: Enhances resource efficiency, improves compliance, and reduces operational workloads.

4. Digital Transformation Services

Leveraging digital solutions such as AI, NLP, and RPA to maximize performance and financial results.

Key Features:

- Payment policy management
- Digitally enabled PI operations
- Selection analytics expertise
- Data science expertise
- Audit workflow management software

Benefits: Increases efficiency, provides deeper insights, and achieves faster savings.

Why Partner with EXL?

- **Deep Analytical Expertise:** Leveraging data on over 260 million lives, providing actionable insights to improve payment accuracy and reduce overpayments.

- **Innovative Digital Solutions:** Integrating AI, NLP, and RPA to enhance operational efficiency and maximize savings.
- **Global Delivery Model:** Flexible and compliant service delivery options with over 2,100 clinical resources across 14 global delivery centers.
- **Proven Track Record:** Significant improvements in payment integrity and operational efficiencies.
- **Tailored Solutions:** Customized to meet unique payment integrity challenges and regulatory requirements.
- **Commitment to Excellence:** Leveraging human ingenuity, advanced analytics, and digital technologies to solve complex payment integrity problems.

Use Cases

Use Case 1: Data Mining for a National Health Plan

- **Scenario:** A national health plan, serving over 14 million lives, sought to identify payment errors and recover overpayments.
- **Outcome:** Recovered $13.5 million in overpayments within one year as a subsequent pass service provider, enhancing payment accuracy and reducing financial losses.

Use Case 2: Analytics Ingenuity for a Large Multi-State Health Plan

- **Scenario:** A large multi-state health plan, processing over 4 million monthly claims involving 48 terabytes of data in 1,000 tables, aimed to optimize the use of their complex data.
- **Outcome:** Identified $125 million in payment discrepancies, recovered about $900 million in overpayments, and provided actionable insights that improved payment accuracy.

Use Case 3: Audit and IT Experience for a Top National PBM

- **Scenario:** A top national Pharmacy Benefit Manager (PBM) required an efficient process to review pharmacy claims for discrepancies and errors before payment.
- **Outcome:** Achieved an overall quality rate of 98%, realized annual cost avoidance of over $20 million, and identified top discrepancies to pinpoint outliers and necessary behavior changes.

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Sample Email

Subject: Transform Your Payment Integrity with EXL Health

Hi [Recipient's Name],

Add Hook:

I came across the recent article highlighting your company's focus on [mention key area based on profile, e.g., payment accuracy, fraud prevention, and cost reduction]. This aligns well with our capabilities at EXL Health.

EXL

We are currently working with your peers in the healthcare industry to ensure payment accuracy and strengthen payment integrity. Here's why leading health plans and PBMs choose EXL Health for their payment integrity needs: (Add expertise based on the customer's requirement)

- Comprehensive pre-pay and post-pay audit solutions
- Medical and pharmacy claims auditing
- Payment **analytics** and data mining
- End-to-end subrogation
- Leveraging digital technologies for efficiency and cost reduction

Just to showcase our impact, we partnered with a national health plan to optimize their payment integrity efforts. Utilizing advanced data mining and analytics, we identified significant payment errors and recovered over $**20 million in overpayments**, resulting in substantial savings and improved compliance.

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

Best regards,

Pharmacy Services

EXL Pharmacy Services Cheat Sheet

Key Resources

- Website link: https://www.exlservice.com/industries/health-and-life-sciences/pharmacy-services
- Solution Sheet: https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL_SS_Health%20Pharmacy%20Services.pdf
- Use Cases: https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL_SS_Health%20Pharmacy%20Services.pdf

About Pharmacy Services

EXL Pharmacy Services focuses on optimizing outcomes and improving operational effectiveness for health plans and Pharmacy Benefit Managers (PBMs). Our services enhance pharmacy operations, enable digital transformation, and turn raw data into a strategic asset, providing powerful population health insights that let clients stay competitive and achieve market growth and expansion.

Pain Points We Solve

- **Operational Inefficiencies:** Streamlining pharmacy operations to enhance efficiency and reduce administrative burdens.
- **Cost Containment:** Proactively managing pharmacy spend and controlling costs associated with incorrectly billed or overpaid claims.
- **Quality Gaps:** Identifying and managing gaps in drug utilization, drug-disease, and drug-age interactions to improve patient care.
- **Regulatory Compliance:** Ensuring adherence to quality measures and minimizing the risk of penalties.
- **Member Engagement:** Enhancing member and provider satisfaction through improved communication and engagement strategies.

EXL

Who We Serve

We work with health plan and PBM clients to manage their pharmacy programs, empowering pharmacy managers to focus on improving member outcomes and quality, containing costs, and ensuring the best experience for members and providers.

Our Clients

- Health Plan Payers
- Pharmacy Benefit Managers (PBMs)

Personas We Can Target

- **Chief Pharmacy Officer (CPO):** Focused on overall pharmacy management, optimizing operations, and improving clinical outcomes.
- **Chief Financial Officer (CFO):** Concerned with financial health and reducing costs associated with pharmacy claims.
- **Director of Pharmacy Operations:** Directly responsible for managing pharmacy operations and implementing efficiency measures.
- **Quality Improvement Managers:** Focused on improving patient care and meeting regulatory quality measures.
- **IT Managers and Data Analysts:** Implementing and managing technology solutions for pharmacy operations and data analytics.

Solutions

1. Pharmacy Utilization Management

Pharmacy Utilization Management aims to create efficiencies and accuracies across utilization management operations, driving cost containment and quality outcomes.

- Create efficiencies and accuracies across UM operations.
- Execute authorization processes via flexible engagement models (delegated, partial delegation, non-delegated, onshore/offshore).
- Proactively manage waste and pharmacy spend.
- Deliver services to impact efficiency and effectiveness.

Benefits: Ensures appropriate use of pharmacy resources, reduces costs and improves quality outcomes.

2. Pharmacy Quality & Care Management

Pharmacy Quality & Care Management leverages HEDIS, STARS, and Pay for Performance (P4P) quality measures to improve patient care and support total cost of care reduction.

- Identify and manage quality gaps in drugs, drug-disease, and drug-age interactions.
- Define and measure improvement targets.
- Improve quality measures, including medication adherence, high-risk medication utilization, and inappropriate drug use.

Benefits: Enhances patient care quality, ensures compliance with regulatory measures, and reduces overall healthcare costs.

3. Payment Integrity

Payment Integrity focuses on controlling costs associated with incorrectly billed or overpaid pharmacy claims through comprehensive reviews and compliance measures.

- Conduct contract, payment policy, and fraud, waste, and abuse reviews.
- Identify instances of overpayment and increase pharmacy compliance.

Benefits: Reduces financial losses due to overpayments, improves compliance, and mitigates fraud and abuse.

4. Pharmacy Operations & Digital Transformation

Pharmacy Operations & Digital Transformation embeds advanced technologies like NLP, machine learning, and robotics into workflows to optimize operations and improve engagement.

- Optimize pharmacy operations and capacity support.
- Improve member/provider engagement and satisfaction.
- Reduce cost to serve and cycle times.

Benefits: Increases operational efficiency, reduces costs, and enhances member and provider satisfaction.

5. Population & Risk Analytics

Population & Risk Analytics provides a holistic member view and actionable insights to impact member health, quality outcomes, and medical costs.

- Provide actionable insights into opportunities to impact member health.
- Improve member engagement by identifying effective communication methods.
- Proactively identify high-risk members and prioritize outreach.

Benefits: Identifies high-risk members, optimizes outreach efforts, and improves overall member health outcomes.

6. Market Growth & Expansion

Market Growth & Expansion helps segment the market, identify trends, and maximize enrollment opportunities to enhance market understanding and strategic expansion.

- Segment the market and monitor trends.
- Augment market knowledge with member and provider profiling and personas.
- Stratify patient populations by risk and understand the current market landscape.

Benefits: Facilitates strategic market expansion, improves enrollment strategies, and enhances market understanding.

Use Cases

A top national PBM needed an efficient process to review pharmacy claims for discrepancies and errors before payment. EXL Health's auditor expertise, predictive analytics, and IT resources developed a scalable and repeatable program across all lines of business to avoid inappropriate payments.

As a result, the client:

- Realized $20M+ ($1.6M/month) in annual cost avoidance.
- Identified top discrepancies to pinpoint needed behavior changes and outliers.
- Improved network communication and compliance.

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Sample Email

Subject: Elevate Your Pharmacy Management with EXL Health

Dear [Recipient's Name],

I recently came across an article highlighting your company's dedication to [mention key area based on profile, e.g., improving pharmacy operations, enhancing quality outcomes, and ensuring accurate reimbursements]. This aligns perfectly with our capabilities at EXL Health.

We are currently working with your peers in the healthcare industry to optimize pharmacy management. Here's why leading health plans and PBMs choose EXL Health for their pharmacy management needs: (SDR can choose 2-3 based on the requirement)

- **Pharmacy Utilization Management:** Create efficiencies and accuracies across UM operations to drive cost containment and quality outcomes.
- **Pharmacy Quality & Care Management:** Leverage HEDIS, STARS, and P4P measures to improve patient care and support cost reduction.
- **Pharmacy Operations & Digital Transformation:** Embed NLP, machine learning, conversational AI, and robotics/automation into workflows.
- **Population & Risk Analytics:** Provide a holistic member view and deliver actionable insights to impact member health, quality outcomes, and medical costs.
- **Market Growth & Expansion:** Segment the market, identify trends, maximize enrollment, and prioritize opportunities.

To showcase our impact, we partnered with a top national PBM to improve their pharmacy claims review process. Utilizing our auditor expertise, predictive analytics, and IT resources, we developed a scalable and repeatable program across all lines of business, **resulting in $20M+ ($1.6M/month) in annual cost avoidance.**

EXL

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

Risk Adjustment

EXL Risk Adjustment & Quality Cheat Sheet

Key Resources

- **Important Links**:https://www.exlservice.com/industries/health-and-life-sciences/risk-adjustment-quality
- **Solution sheet link:** https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL-SS-Risk-adjustment-and-quality.pdf
- **Use case link:** https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL-SS-Risk-adjustment-and-quality.pdf

About Risk Adjustment & Quality

EXL Health provides industry-leading risk adjustment and quality management solutions designed to optimize performance on risk-adjusted populations. Our services improve clinical documentation, and quality outcomes, and ensure accurate reimbursement by combining deep domain expertise, cutting-edge technology, and advanced analytics.

Pain Points We Solve

- Inefficient risk adjustment processes
- Inaccurate risk scores
- Documentation gaps
- Compliance challenges
- High operational costs

Who We Serve

- Health Plan Payers
- Medical Services Organizations (MSOs)
- Healthcare Delivery Systems
- Accountable Care Organizations (ACOs)

- Managed Care Organizations (MCOs)
- Integrated Delivery Networks (IDNs)

Personas We Can Target

- CFOs and Finance Directors
- Operations Managers
- Compliance Officers
- Risk Adjustment Managers
- Quality Improvement Managers

Our Solutions

1. Risk Adjustment & Quality Services

Risk Adjustment & Quality Services aim to optimize member care and ensure accurate risk capture through comprehensive data analysis and management.

- Member Prioritization: Identify and prioritize members for care.
- Risk Scores: Provide estimated and actual risk scores.
- Gap Identification: Identify and close gaps in care.
- Submission Support: Assist with accurate data submissions.
- Financial Forecasting: Offer detailed financial projections.
- Chronic Conditions: Track prevalence and manage chronic conditions.
- Risk Recapture: Ensure accurate risk capture.

Benefits: Improves care quality, ensures accurate risk adjustment, and provides financial clarity.

2. Analytics

Analytics services provide targeted insights to improve care quality and operational performance through advanced data analysis.

- Member targeting and prioritization.
- Gap identification and closure.
- Coding effectiveness and analytics.
- Performance evaluation and forecasting.
- Financial forecasting.

Benefits: Enhances decision-making, improves care outcomes, and optimizes financial performance.

3. Operations

Operations services leverage advanced technologies to streamline processes, enhance coding accuracy, and improve provider and member engagement.

- NLP-driven chart review services.

- Submissions.
- Coding - staff augmentation.
- Bi-directional EMR integration.
- Chart retrieval.
- Provider education and engagement.
- Member engagement.

Benefits: Increases operational efficiency, improves coding accuracy, and enhances engagement.

4. Digital Transformation

Digital Transformation integrates AI, NLP, and RPA to enhance data analysis, streamline workflows, and reduce manual tasks, driving operational efficiency and deep insights.

- AI and NLP Integration: Enhance data analysis and operational efficiency.
- Robotics Process Automation (RPA): Streamline workflows and reduce manual tasks.
- Advanced Analytics: Provide deep insights and actionable data.

Benefits: Increases operational efficiency, reduces costs, and provides actionable insights.

Industry Recognition

- Best in KLAS 2022:
- EXL Health was named Best in KLAS for Risk Adjustment.
- 100% of customers stated they would purchase EXLCLARITY™ again.

Use Cases

Use Case 1: Risk Adjustment for a National Health Plan

- **Scenario:** A national health plan, serving over 14 million lives, sought to identify payment errors and recover overpayments.
- **Approach:** EXL Health utilized innovative data mining techniques to analyze the health plan's payment data.
- **Outcome:** Recovered $13.5 million in overpayments within one year as a subsequent pass service provider, enhancing payment accuracy and reducing financial losses for the health plan.

Use Case 2: Analytics Ingenuity for a Large Multi-State Health Plan

- **Scenario:** A large multi-state health plan, processing over 4 million monthly claims involving 48 terabytes of data in 1,000 tables, aimed to optimize the use of their complex data.
- **Approach:** EXL Health leveraged its analytics ingenuity to process and analyze the vast amount of data effectively.
- **Outcome:** Identified $125 million in payment discrepancies, recovered about $900 million in overpayments, and provided actionable insights that improved the health plan's overall data management and payment accuracy.

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Use Case 3: Audit and IT Experience for a Top National PBM

- **Scenario:** A top national Pharmacy Benefit Manager (PBM) required an efficient process to review pharmacy claims for discrepancies and errors before payment.
- **Approach:** EXL Health deployed a robust team of expert auditors and IT resources to create a scalable and repeatable program across all lines of business.
- **Outcome:** Numerous root cause issues were identified and addressed. Queries were processed within 45 to 60 minutes of receipt. Achieved an overall quality rate of 98%, realized annual cost avoidance of over $20 million ($1.6 million per month for the client), enabled the PBM to offer an enhanced FWA package to their health plan clients, and identified top discrepancies to pinpoint outliers and necessary behavior changes.

Why Partner with EXL?

- **Deep Analytical Expertise:** Leveraging data on over 260 million lives, providing actionable insights to improve payment accuracy and reduce overpayments.
- **Innovative Digital Solutions:** Integrating AI, NLP, and RPA to enhance operational efficiency and maximize savings.
- **Global Delivery Model:** Flexible and compliant service delivery options with over 2,100 clinical resources across 14 global delivery centres
- **Proven Track Record:** Significant improvements in payment integrity and operational efficiencies.
- **Tailored Solutions:** Customized to meet unique payment integrity challenges and regulatory requirements.
- **Commitment to Excellence:** Leveraging human ingenuity, advanced analytics, and digital technologies to solve complex payment integrity problems.

Sample Mail

Dear name

I recently came across an article highlighting your company's dedication to [mention key area based on profile e.g., improving clinical documentation, enhancing quality outcomes, and ensuring accurate reimbursement]. This aligns perfectly with our capabilities at EXL Health.

{Team can pick capabilities based on the requirement}

We are currently collaborating with your peers in the healthcare industry to enhance risk adjustment and quality management. Our comprehensive solutions include **member targeting and prioritization, gap identification and closure, coding effectiveness and analytics**, performance evaluation, financial forecasting, and l**everaging AI, NLP, and RPA for efficiency** and cost reduction.

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To showcase our impact, we partnered with a national health plan to optimize their risk adjustment efforts. Utilizing advanced data mining and analytics, we identified significant documentation gaps and improved their risk scores. Here are the results: (SDR can choose 2-3 based on the requirement)

- Recovered**$13.5** million in overpayments within one year.
- Identified**$125 million** in payment discrepancies for a large multi-state health plan, recovering about **$900 million in overpayments**.
- Enhanced provider performance and improved compliance with a **98% overall quality rate**.

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

Best regards,

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Finance and Accounting Operations

EXL Finance and Accounting Operations Cheat Sheet

Key Resources

- Website: https://www.exlservice.com/industries/health-and-life-sciences/finance-and-accounting-operations
- **Solution Sheet link:** https://info1.exlservice.com/hubfs/EXL-Media-Library/Solution-Sheet/EXL-SS-EXL-Health-Finance-and-Accounting-Operations.pdf

About Finance and Accounting Operations

EXL Health's Finance and Accounting Operations Solutions help healthcare providers improve business outcomes by handling strategic and complex finance and accounting areas. This enables healthcare providers to reinvest resources into their mission to improve healthcare quality and outcomes.

Pain Points Solved

- Inefficient financial processes
- High operational costs
- Compliance and regulatory challenges
- Limited data insights
- Workforce management issues

Who We Serve

- Healthcare Providers
- Multi-facility Centers (Acute and Ambulatory Care)
- Large Integrated Delivery Centers

Personas we can Target

- CFOs and Finance Directors
- Operations Managers
- Compliance Officers
- Treasury Managers

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Solutions

1. General Ledger Accounting

General Ledger Accounting encompasses a wide range of services designed to manage and report financial data accurately, ensuring compliance and financial integrity.

- Balance Sheet Reconciliations
- Journal Entries
- Fixed Assets Accounting
- Intercompany Accounting
- Period Close
- Consolidation
- B/S and P/L Statement Preparations
- Flux Analysis
- Statutory Reporting; 990
- Grant / Funder Reporting

Benefits: Ensures accurate financial reporting, compliance with statutory requirements, and improved financial oversight.

2. Accounts Payable

Accounts Payable services streamline the payment process, enhance vendor relationships, and ensure timely and accurate processing of invoices and payments.

- Vendor Management
- Invoice Digitization and Processing
- T&E & Pcard Processing
- Exception Management
- Payment Disbursement
- Vendor Reconciliations
- AP Helpdesk
- AP Period Close

Benefits: Increases efficiency in payment processing, improves vendor relations, and reduces payment errors.

3. HR Services

HR Services support the entire employee lifecycle, from recruitment to payroll, ensuring compliance and efficient management of HR processes.

- Recruitment Support
- Employee Life Cycle Management
- Benefits Deduction and Tax Withholdings
- Periodic Payroll Run & Payments

- Payroll Accounting
- Tax Remittances
- W2, Wage and Tax Statements
- Employee Inquiries Management

Benefits: Enhances HR operational efficiency, ensures accurate payroll processing, and improves employee satisfaction.

4. Treasury & Tax

Treasury & Tax services manage liquidity, cash flow, and tax compliance, ensuring financial stability and regulatory adherence.

- Bank Accounts Administration
- Manage Daily Liquidity & Cash Management
- Escheatment
- Tax Calculations, Provisions, and Accruals
- Preparing and Filing Federal, State, SUT, Property Tax Returns
- Refund Claim Processing
- Tax Notice Management

Benefits: Optimizes cash management, ensures timely tax compliance, and reduces financial risks.

5. External & Government Reporting

External & Government Reporting ensures compliance with governmental regulations and accurate financial disclosures through meticulous financial statement preparation and reporting.

- Medicare and Medicaid Administration
- Government Finance Reporting and Compliance
- Prepare and Consolidate Periodic Financial Statements and Disclosures
- Technical Accounting Research
- Other External Reporting Functions

Benefits: Ensures compliance with regulatory requirements, provides accurate financial disclosures, and supports government program administration.

6.Financial Planning & Analysis

Financial Planning & Analysis services provide strategic financial insights, budgeting, and performance analysis to support informed decision-making and financial planning.

- Financial Planning & Budgeting
- Forecasting & Variance Analysis
- Cost Allocations
- Risk Adjusted P&L Analysis
- Management Reporting & Dashboards

- Smart Views - Single View of Financial Data
- BI Automation - Qlik / Tableau Dashboards

Benefits: Enhances financial planning accuracy, provides actionable insights, and supports strategic decision-making.

7. Internal Controls

Internal Controls ensure robust governance, compliance, and risk management through comprehensive audit and control processes.

- Internal Audit
- SOX Compliance
- State, Federal and Funder Audits Support
- Duplicate and Fraud Payment Checks
- 3rd Party Risk Management
- T&E and Tail Spend Control
- Developing Audit Committee Packs

Benefits: Strengthens governance, ensures compliance, and mitigates financial risks.

Why EXL?

- **Data-Driven Finance:** Enhanced by embedded operations analytics and enterprise-level dashboards.
- **Industry Focus:** Deep controls and compliance focus with a Healthcare Analytics Center of Excellence.
- **Practical Digital:** Scalable and sustainable digital-first FAO solutions to deliver intelligent operations and control costs.
- **Superior Talent:** Recognized as an industry leader with Big 4 heritage and deep analytics core.

Global Reach

- **800+ Clients**
- **50,000+ Operations and Analytics Professionals**
- **25+ Languages Supported**
- **50+ Global Delivery Centers** across U.S., Europe, India, Philippines, Mexico, Australia, Colombia, and South Africa

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Sample mail

Dear [Recipient's Name],

EXL

I recently read about [mention key area based on profile e.g., your efforts to improve financial operations, enhance compliance, and ensure accurate reporting], and it resonated with our mission at EXL Health

We are currently working with your peers in the healthcare industry to optimize finance and accounting operations. Here's why leading healthcare providers and integrated delivery centers choose EXL Health for their finance and accounting needs: (SDR can choose 2-3 based on the requirement)

- **General Ledger Accounting:** Balance sheet reconciliations, journal entries, fixed assets accounting, and period close.
- **Accounts Payable:** Vendor management, invoice digitization, exception management, and payment disbursement.
- **HR Services:** Recruitment support, payroll processing, benefits and tax withholdings, and employee inquiries management.
- **Treasury & Tax:** Cash management, tax calculations and filings, refund processing, and tax notice management.
- **Financial Planning & Analysis:** Budgeting, forecasting, cost allocations, and management reporting.
- **Internal Controls:** Internal audit, SOX compliance, fraud checks, and audit committee packs.

With over **800 clients, 50,000+** operations and analytics professionals, and **50+ global delivery** centers, EXL Health stands out for our data-driven finance, industry focus, practical digital solutions, and superior talent.

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

Regards,

EXL

Digital Solutions

Key Resources:

- Website Link: EXL Health Digital Solutions
- Solution Sheet: https://info1.exlservice.com/hubfs/Media-Library/insights/solution-sheet/EXL_SS_EXL-health-digital_solutions.pdf

About EXL Health Digital Solutions

EXL Health digital solutions transform the way healthcare is delivered, managed and paid. Powered by data, cloud, analytics, AI/ML, and domain expertise, EXL Health digital solutions improve business outcomes, help deliver great customer service, reduce cost, and strengthen quality of care. Health organizations can improve their performance across the value chain with EXL Health digital solutions.

What we do

- **Personalized Call Center Services**: Improve call capacity, increase self-service capabilities, and reduce average handling time with an innovative combination of conversational AI and proactive human assistance.
- **Payment Services**: Solve the end-to-end collections value chain using a modular AI-powered solution. Improve efficiencies and accuracy in enrollment & eligibility, billing, and claims administration. Proactively minimize fraud, waste, and abuse, and increase payment capture in the revenue cycle.
- **Data Automation Services**: Improve accuracy and data management processes through automated data processing of unstructured and structured health data to gain actionable insights using a combination of natural language processing and AI. Reduce costs in manual efforts and turnaround times.
- **Clinical Services**: Improve clinical excellence in case review, case management, and utilization management with a platform that integrates into legacy systems and data sources. We personalize our services to meet your needs.

Pain Points We Solve

- **High Operational Costs**: Reduce costs through efficient digital solutions and automation.
- **Quality Gaps**: Improving patient care through better data management and analytics.
- **Operational Inefficiencies**: Streamlining workflows to enhance performance and reduce manual tasks.
- **Limited Digital Integration:** Seamlessly integrate advanced digital technologies.

- **Compliance Challenges:** Ensure adherence to regulatory requirements.
- **Member Engagement**: Enhancing member and provider satisfaction with personalized digital solutions.

Who We Serve:

- **Payers:** Enhance member experience, optimize operational efficiencies, and reduce the total cost of care.
- **Providers:** Improve patient outcomes, maximize network performance, and optimize revenue.
- **Life Sciences:** Quantify cost of care, understand patient journeys, and develop provider profiles.
- **Pharmacy Benefit Managers (PBMs):** Reduce drug spending, improve medication adherence, and eliminate fraud, waste, and abuse.

Personas We Can Target

- Chief Information Officers (CIOs)
- Chief Technology Officers (CTOs)
- Digital Transformation Managers
- IT Directors
- Operations Managers

Solutions and Services

Patient & Member Management

Account setup, eligibility and enrollment, billing, benefits management, policy issuance, renewals.

Provider Management

Provider credentialing, data management, contracting, network and performance management.

Health & Care Management

Population health and wellness, utilization management, care coordination, quality management.

Claims Administration

Triage, fraud detection, audit and compliance, appeals & grievances, risk assessment, revenue cycle management.

Revenue Cycle Management

Marketing & sales, customer service, data & analytics, finance & accounting, human resources.

Digital Solutions

- **EXL XTRAKTO.AI™:** EXL XTRAKTO.AI is a next gen AI/NLP-powered content extraction solution. XTRAKTO.AI automates the extraction of structured and unstructured data. It is a flexible,

modular and highly scalable solution with built-in AI/ML, NLP and computer-vision modules for quick business applicability. EXTRAKTO.AI architecture supports processing of large volumes of documents and fast rate, and helps healthcare organizations reduce cost in manual efforts, turn-around times, and accuracy.

- **EXL EXELIA.AI™:** EXL Exelia.AI is a pre-trained solution for human like interactions through voice and chat capabilities. AI-powered, Exelia.AI is trained with healthcare-specific knowledge, and delivers both inbound requests across patient and member interactions (chat, email), as well as and outbound calls to help with missing information and scheduling. Its plug-and-play model requires limited customization and enables rapid implementation. Seamlessly integrated into other systems and data, it recalls and includes key customer profile information and data from past interactions. Healthcare organizations can provide a true digital front door experience for patients and members, while lowering contact deflection, improving customer experience and reducing costs to serve.
- **EXL Paymentor™:** Paymentor is an AI-powered modular solution that focuses on digital execution and solves the end-to-end collections value chain. By making collections digital, healthcare organizations can improve efficiencies and accuracy in enrollment and eligibility, billing, and claims administration. Paymentor helps proactively minimize fraud, waste and abuse, and increase payment capture in the revenue cycle.
- **DigiCA™:** DigiCA is a data driven automated clinical audits solution that improves clinical excellence in case review, care management, and utilization management. With quick and simple integration into legacy systems and data sources, DigiCA can help reduce authorization cycle time, standardize clinical documentation, and minimize manual tasks and systems to navigate, by automating and standardizing case management, eligibility and verification of member, provider and CPT codes, and MD review.

Why Partner with EXL Health?

- **Global Reach:** Diverse, global resources and delivery models provide capacity on demand, both on- and off-shore.
- **Practical Experience:** Unique perspectives, knowledge, and applied learnings across the healthcare continuum.
- **Cross-Market Expertise:** Expertise across commercial segments, Medicare Advantage, Managed Medicaid, and Health Information Exchanges.
- **Continuous Innovation:** Always developing more efficient processes and leveraging new data assets, technologies, and analytics methodologies.

Use Case

Human Ingenuity in Action

We partnered with a leading US healthcare company to improve outcomes, optimize revenue, and maximize profitability across the healthcare ecosystem.

- **9% average call capacity increase using conversational AI digital technologies.**
- **1-3% average increase in data accuracy scores when digital technology is applied**

EXL

Industry Recognition

- **Leader in Everest Group Analytics and AI Services Specialists PEAK Matrix® 2024:** Recognized for delivering comprehensive AI and analytics services.
- **Major Player in IDC Marketscape for AI Services 2023:** Noted for significant impact and innovation in AI services.
- **Leader in Everest Group's Advanced Analytics & Insights 2021, 2022:** Praised for advanced analytics capabilities and insightful solutions.
- **Gartner Peer Insights Customers' Choice for Data and Analytics Services Providers 2020, 2021, 2022:** Celebrated for commitment to customer satisfaction and excellence in data and analytics services.

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Sample Email Template

Subject: Elevate Your Healthcare Operations with EXL Health Digital Solutions

Dear [Recipient's Name],

I recently came across an article highlighting your company's dedication to [mention key area based on profile, e.g., digital transformation, AI-driven efficiency, and patient care]. This aligns perfectly with our capabilities at EXL Health.

We are currently collaborating with your peers in the healthcare industry to transform how healthcare is delivered, managed, and paid. Our expertise includes:

- **Patient & Member Management**: Streamlining account setup, eligibility, billing, and benefits management.
- **Provider Management**: Enhancing provider credentialing, data management, and contracting.
- **Health & Care Management**: Improving population health, care coordination, and quality management.
- **Claims Administration**: Optimizing triage, fraud detection, and revenue cycle management.
- **Digital Solutions**: Leveraging AI and machine learning to automate and improve healthcare operations.

To showcase our impact, we partnered with a leading US healthcare company. Our digital innovations led to a **9% average increase in call capacity** using conversational AI and a **1-3% improvement in data accuracy scores** when digital technology was applied.

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

EXL Paymentor℠

Key Resources

- **Website Link**: EXL Paymentor℠
- **Solution Sheet**: Download

About EXL Paymentor℠

EXL Paymentor℠ is an AI-powered collections and receivables management solution that covers collection operations, collection analytics, and all aspects of full-cycle collections. Paymentor℠ improves debt collections by increasing the liquidation rate, making it cheaper, faster, and enhancing customer experience and retention.

Pain Points We Solve

Largely, there are 4 key problem areas in collections specifically early-stage collections, that is what we solve. These are:

- **Lack of Focus on Customer**: Shifts focus to customer-centric collections strategies.
- **Minimal Use of Analytics**: Enhances outcomes with robust analytics.
- **Biased Communication Channels**: Diversifies communication beyond phone calls.
- **Dated IT Infrastructure**: Modernizes and integrates IT solutions.

Who We Serve

- **Financial Institutions**: Optimize collections, improve customer experience, and enhance operational efficiency.
- **Healthcare Providers**: Streamline patient billing and collections processes.
- **Utility Companies**: Improve collections efficiency and customer satisfaction.

Personas We Can Target

- Chief Financial Officers (CFOs)
- Chief Operating Officers (COOs)
- Heads of Collections
- IT Directors
- Customer Service Managers

EXL Paymentor℠ Solution Highlights

Automation and Data Enrichment

- Utilizes advanced AI and machine learning to automate the collections process and enrich data for better decision-making.
- Reduces manual efforts and increases the accuracy of data, leading to more effective collections and higher liquidation rates.

Customer Segmentation

- Applies machine learning techniques for customer-level segmentation.
- Identifies high-risk debtors and tailors collection strategies to their specific profiles and behaviors, ensuring a personalized approach.

Self-Service Portal

- Provides a dynamically-updated customer self-service portal that enhances collections availability.
- Improves customer experience by allowing debtors to manage their payments and communication preferences independently, leading to higher satisfaction and retention rates.

Digital Infrastructure

- Cloud-based solution that is scalable and can be quickly implemented within existing systems.
- Integrates seamlessly with omni-channel communication platforms, enabling efficient coordination between phone, email, text, and online interactions.

How EXL Paymentor℠ is Different

- **Unified and Personalized Collection Journey**: Provides a seamless and customized experience for debtors.
- **No Installation or Infrastructure Related Costs**: Reduces initial setup costs.
- **Better Data Utilization for Modeling/Analytics Purposes**: Leverages data effectively for improved outcomes.
- **Data Enrichment with External Market-Level Data**: Enhances data quality and decision-making capabilities.

EXL

Our Solutions and Services

- **Digital Execution of Collections**: Focuses on improving efficiencies in enrollment, eligibility, billing, and claims administration.
- **Fraud Detection and Compliance**: Automates fraud detection and ensures compliance.
- **Audit, Appeals, and Grievances**: Streamlines claims audit and appeals processes.
- **Revenue Cycle Management**: Enhances accuracy and efficiency in revenue cycle processes.
- **Enrollment and Eligibility Verification**: Improves accuracy and efficiency in revenue cycle processes.
- **Personalized Call Center Services**: Improves call capacity, increases self-service capabilities, and reduces average handling time.

Why Partner with EXL? - EXL Credentials in Debt Collections Industry

- **17+ Years of Strong Knowledge**: Extensive experience in BFS Ops & Analytics.
- **Top Partnerships**: 8 of the top 10 US banks and 3 of the top 5 UK banks partner with EXL.
- **Extensive Data Knowledge**: 6000+ data attributes on 244M+ individuals in the US.
- **Experience in Collection Modeling and Strategy**: Partner for 2 out of the top 5 US Credit Card Issuers and multiple FinTechs and alternative lenders.
- **Operations Expertise**: Managed collection operations for globally known lenders.
- **Partnership Ecosystem**: Collaborating with Verisk/Argus, Credit Bureaus, and 3rd Party Data providers.

Use Case

Human Ingenuity in Action

We partnered with a leading US healthcare company to improve outcomes, optimize revenue, and maximize profitability across the healthcare ecosystem.

- **9% average call capacity increase using conversational AI digital technologies.**
- **1-3% average increase in data accuracy scores when digital technology is applied**

Industry Recognition

- Niche in Gartner Magic Quadrant for Data and Analytics Service Providers (2020)
- Leader in IDC MarketScape: Worldwide Analytics for Business Operations Services 2019 Vendor Assessment
- Featured in HFS Top 10 Banking and Financial Services Sector Service Providers, 2019
- **Leader in Everest Group Analytics and AI Services Specialists PEAK Matrix® 2024**: Recognized for delivering comprehensive AI and analytics services.
- **Major Player in IDC Marketscape for AI Services 2023**: Noted for significant impact and innovation in AI services.
- **Leader in Everest Group's Advanced Analytics & Insights 2021, 2022**: Praised for advanced analytics capabilities and insightful solutions.

- **Gartner Peer Insights Customers' Choice for Data and Analytics Services Providers 2020, 2021, 2022**: Celebrated for commitment to customer satisfaction and excellence in data and analytics services.

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Sample Email Template

Dear [Recipient's Name],

I recently came across your company's dedication to [mention key area based on profile, e.g., improving collections processes, enhancing financial outcomes, and ensuring customer satisfaction]. This aligns perfectly with our capabilities at EXL.

We are currently collaborating with your peers in the financial [Mention] industry to optimize collections management. Here's why leading organizations choose EXL Paymentor℠ for their collections needs:

- **Automation:** Achieves effective collections without human engagement in ~80% of cases using a cloud-native architecture.
- **Machine Learning:** Optimizes communication and collection strategies based on customer engagement, ML algorithms, and client business rules.
- **Conversational AI:** Provides customers with customized payment plans, reducing frustration and improving engagement.
- **Self-Service Portal:** Seamlessly integrates with existing systems, allowing customers to select affordable payment plans and reducing complaints.
- **Multi-Channel Orchestration:** Coordinates communication across multiple channels, enhancing overall customer experience.

To showcase our impact, we partnered with a Fortune 50 Insurance and Financial Services provider, enabling them to achieve a **30% increase in collection amounts**, a **50% reduction in collection time**, and a 5**0% decrease in collection costs.**

I'd appreciate the opportunity to discuss how our solutions can support your objectives. Could we schedule a 30-minute call in the next 1-2 weeks?

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