
Response of ToT from GPT 4o:

Level, Capability

1. Policy Management

 1.1. Product Development

 1.1.1. Product Design

 1.1.2. Product Approval

 1.1.3. Product Pricing

 1.2. Underwriting Management

 1.2.1. Risk Assessment

 1.2.2. Coverage Determination

 1.2.3. Exclusion Management

 1.3. Premium Management

 1.3.1. Premium Calculation

 1.3.2. Billing Operations

 1.3.3. Rebate Administration

2. Claims Management

 2.1. Claims Processing

 2.1.1. Claims Intake

 2.1.2. Claims Assessment

 2.1.3. Claims Payment

 2.2. Provider Management

 2.2.1. Provider Credentialing

 2.2.2. Network Contracting

 2.2.3. Provider Relations

 2.3. Benefit Determination

 2.3.1. Coverage Verification

 2.3.2. Cost Sharing Calculation

 2.3.3. Benefit Coordination

3. Risk Management

 3.1. Actuarial Management

 3.1.1. Risk Modeling

 3.1.2. Reserve Management

 3.1.3. Solvency Monitoring

 3.2. Fraud Prevention

 3.2.1. Fraud Detection

 3.2.2. Fraud Investigation

 3.2.3. Fraud Recovery

 3.3. Capital Management

 3.3.1. Capital Planning

 3.3.2. Investment Management

 3.3.3. Stress Testing

4. Customer Management

 4.1. Member Acquisition

 4.1.1. Marketing Campaigns

 4.1.2. Sales Operations

 4.1.3. Enrollment Processing

 4.2. Member Retention

 4.2.1. Member Engagement

 4.2.2. Renewal Management

 4.2.3. Loyalty Programs

 4.3. Customer Service

 4.3.1. Contact Center Operations

 4.3.2. Complaint Resolution

 4.3.3. Member Communications

5. Regulatory Compliance

 5.1. Regulatory Reporting

 5.1.1. APRA Reporting

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- 5.1.2. Health Outcomes Reporting
 - 5.1.3. Statistical Reporting
 - 5.2. Audit Management
 - 5.2.1. Internal Audit
 - 5.2.2. External Audit Coordination
 - 5.2.3. Remediation Management
 - 5.3. Data Privacy Compliance
 - 5.3.1. Privacy Controls
 - 5.3.2. Data Security Management
 - 5.3.3. Breach Management
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