Milliman Integration Guide

FireLight

MILLIMAN INTEGRATION GUIDE

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Design Approach - Milliman Integration - 2.23 February

This project will integrate FireLight® with Milliman's automated underwriting engine – Irix - which will allow quality, real-time risk assessment on individual life insurance applicants while the agent simultaneously completes a FireLight life application.

Irix interprets application data, Prescription Data, Medical Data, MIB and MVR data to identify potential conditions (including severity) so that insurers can make better underwriting decisions faster. This tool can be tailored to address each insurer's unique underwriting guidelines and those configurations are developed directly between the carrier and Milliman. FireLight can execute the call to Milliman to receive the UW assessment information and make that information actionable within FireLight.

IntelliScript web services return Irix data in the form of overall rate class decisions and individual rules. As a result, the XML data returned will contain additional elements not present for implementations utilizing Prescription Data alone.

The information returned from IntelliScript's web services will be leverageable via FireLight rules engine for validation within data entry.

1 Third Party Service Configuration: Milliman

1.1 Third Party Service Configuration for Milliman

Select the "Add New" link at the top of the page. Select "Milliman" as the Service Type. In the Config Name field enter "AccountNo" and in the Config Value field enter the specific account number in the "Config Value" field. After entering this info, select "Add Config".

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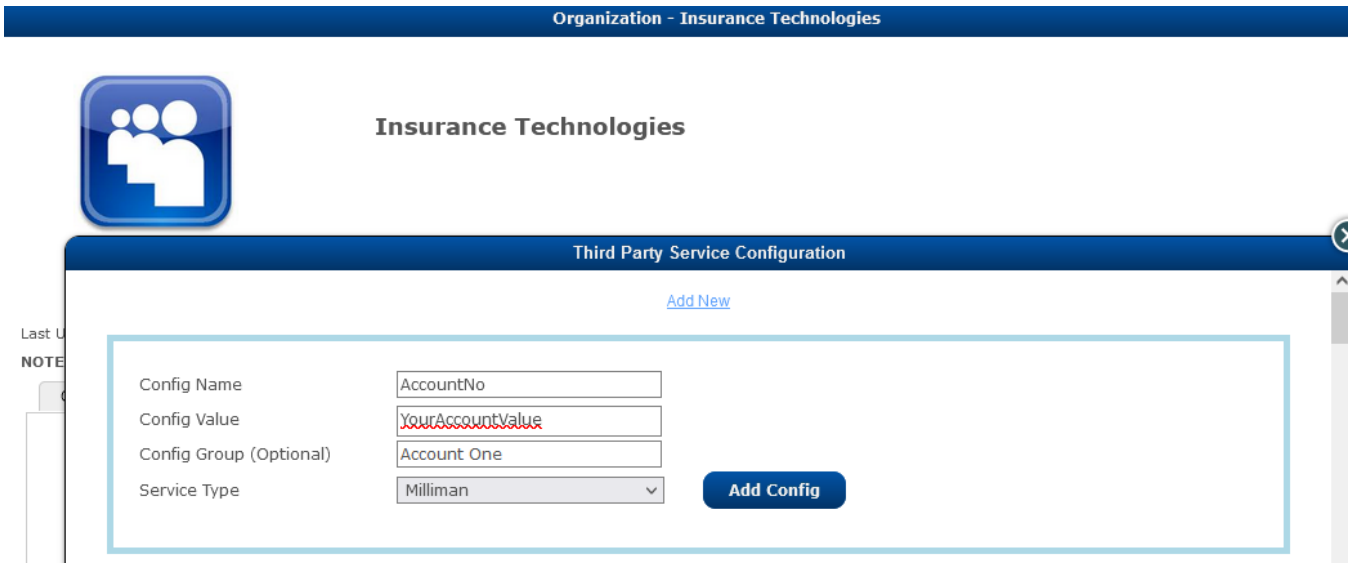
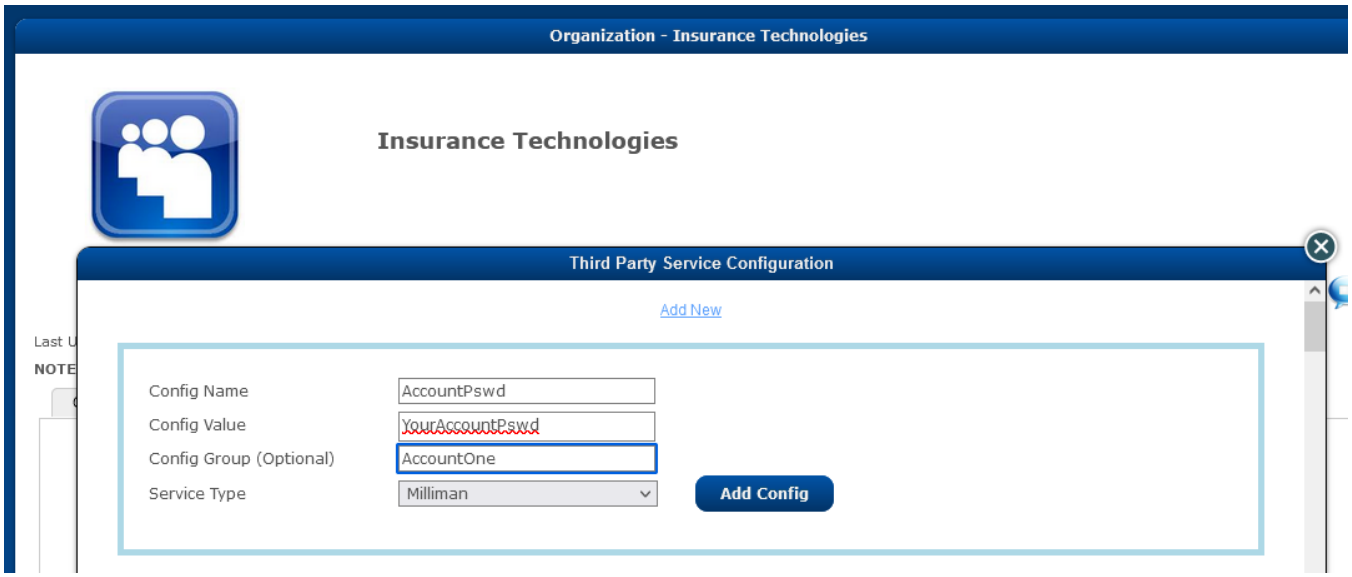


Follow the same process to add the AccountPswd for Account. Select the "Add New" link at the top of the page. Select "Milliman" as the Service Type. In the Config Name field enter "AccountPswd" and in the Config Value field enter the specific account password in the "Config Value" field.



If a carrier wishes to make multiple accounts available for use within FireLight, along with the AccountNo and AccountPswd, a common Config Group value must be added to each pairing of credentials. This common Config Group value ties the AccountNo and AccountPswd together and the Config Value will be used on the Custom Action (External Source Parameter) button to indicate what account is to be used for a specific order.

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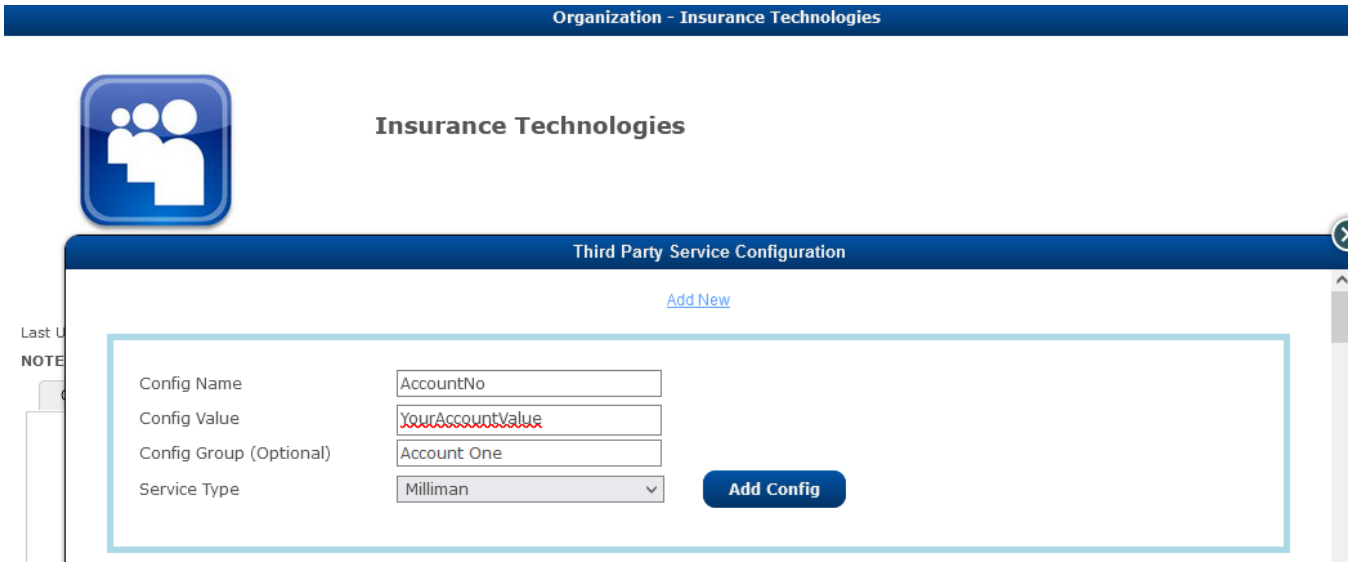
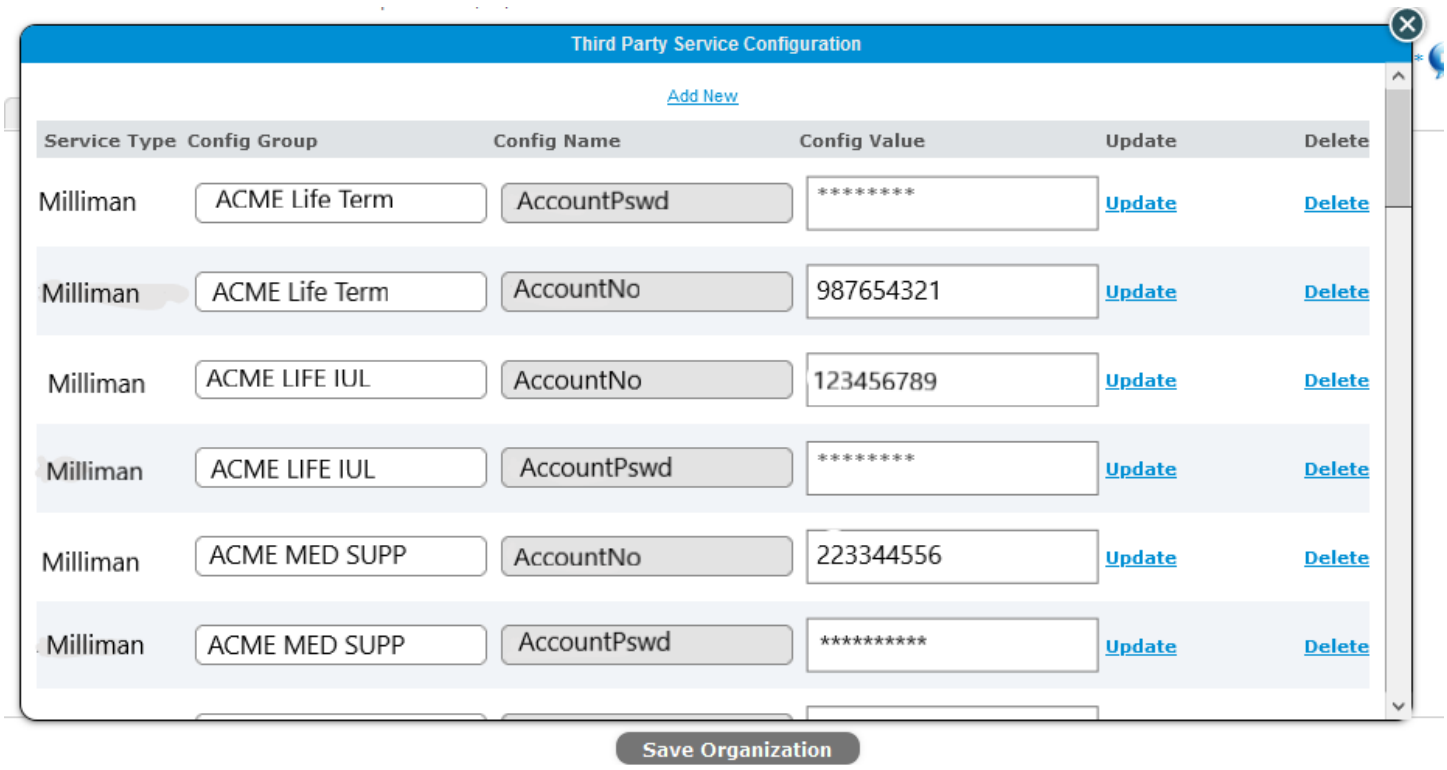
The AccountNo and AccountPswd are assigned to each account by Milliman. The Config Value can be created by the user and is to be unique for each separate account.



You can see below that each separate pair of credentials (AccountNo and Account Pswd) have the same, unique Config Group designation.



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1.2 Add “Milliman” Custom Action button to the Wizard

The “Custom Action Type” of Milliman has been added to dropdown in the field properties for selection by the Wizard designer to be available for use in WIZARD. When creating the Custom Action button in a Wizard the “Custom Action” drop down should have ‘Custom Action’ selected. The “Custom Action Type” dropdown should have ‘Milliman’ selected and the “Custom Action Parameter” should be set to read ‘SubmitMillimanCall’ (this must be the EXACT verbiage listed in the Custom Action Parameter field). Regardless of the number of Milliman accounts that a carrier may set up for use within FireLight, these three fields will always contain these same values.

The “Data Group” is to be set to be associated with the specific role for whom the call is being made. For most set ups, the Data Group will be set to “Insured”. It is critical that all data elements required for the order (those are identified in item 1.3) all have the same “Data Group” indicated.

If a carrier has multiple accounts set up and available for use, multiple custom action buttons must be set up (one for each account) and each is to have a unique “Field Name” so that rules can be written to indicate when that custom action button associated with that specific account is to be enabled for use.

The “External Source Parameter” field is to be populated with the value that was entered in the “Config Group” field during the Third Party Service Configuration set up. This tells the system which account is to be called and which credentials (AccountNo and AccontPswd) are to include in the order. The External Source Parameter must match the Config Group value exactly.

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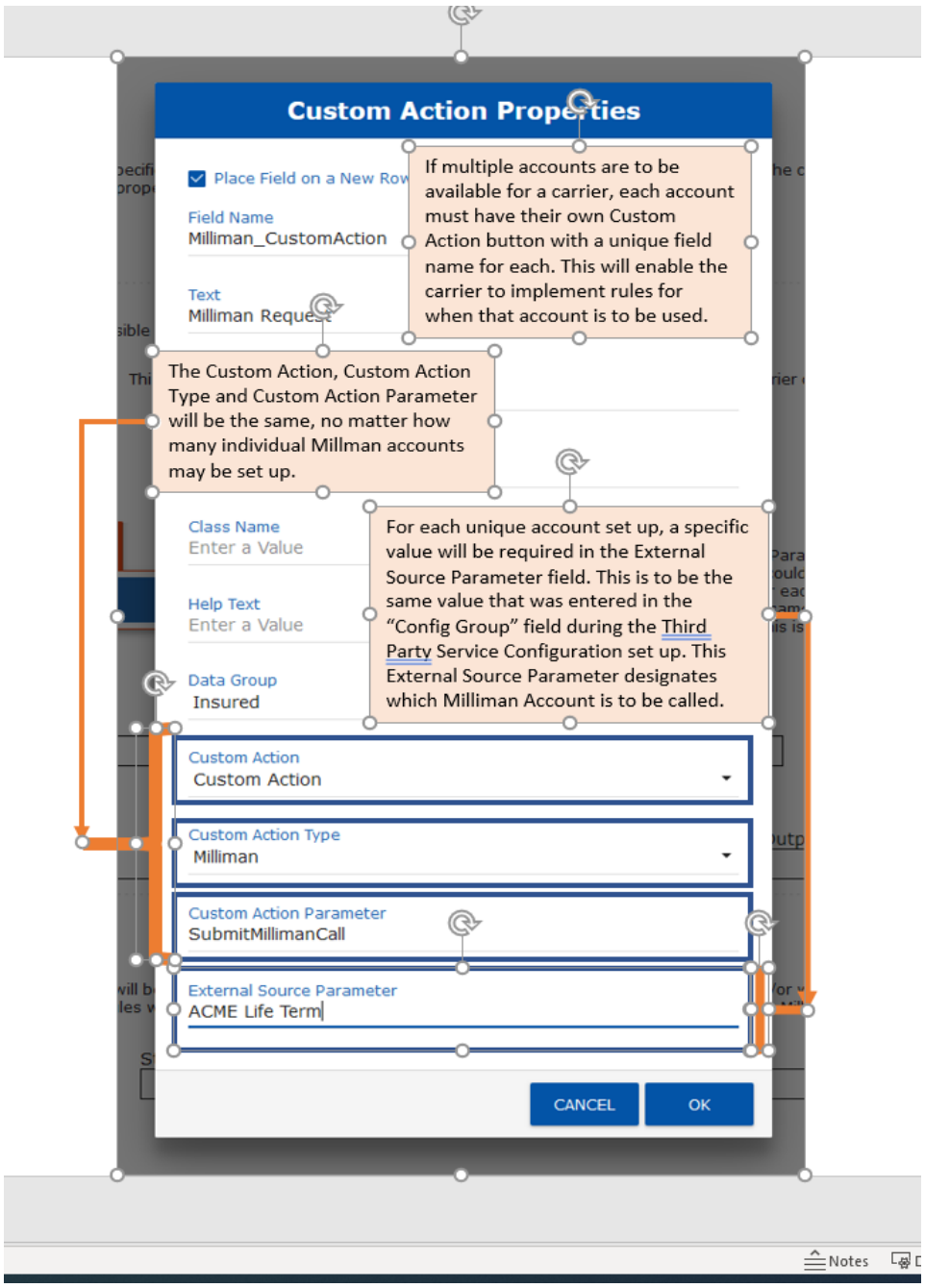

1.3 Data Group Property values required for Milliman service calls

As part of the Milliman Integration process there are required items that will need to be either included in the various outbound calls to Milliman or items that need to be set to serve as a landing place for data results being returned from Milliman. Data elements for each of these items must be included in the Wizard and are to be designated by the "Data Group Property" setting within the Field Properties of the control. As there are several

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possible Milliman services that a carrier might decide to implement this is a complete listing of data group properties that need to be added to support each of these options. The Data Group for these items must match the Data Group used for the Custom Action button.

Unless specifically indicated otherwise, all information below is to be included (or received) from all orders.

Client (Insured) specific information: (again, these are the *Data Group Property* values to be used)

FirstName **LastName**

SSN **Gender**

BirthDate **Age**

City **ResidenceStateCode** **Zip**

ResidenceCountryCode (Resident Country is specifically required when MIB service is part of the order. Milliman requires the numeric list value to be used)

BirthCountryCode (Birth Country is specifically required when MIB service is part of the order. Milliman requires the numeric list value to be used)

BirthJurisdictionTCCode (This is the State of birth is specifically required when MIB service is part of the order. Milliman requires the numeric list value to be used. A complete list as provided by Milliman is included in the Wizard template example)

Occupation (Specifically required when MIB service is part of the order. Milliman requires the numeric list value to be used)

DriverLicense_Number (Specifically required when MVR service is part of the order. Milliman requires the numeric list value to be used)

DriverLicense_State (Specifically required when MVR service is part of the order. Milliman requires the numeric list value to be used)

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Milliman Order information

SignatureType (Acceptable export values will be "WET", ESIG" or "ORAL". Milliman requires the signature method associated with the Authorization from the client be indicated within the order file.)

Milliman_RequirementRX (Export value is RX (this should be designated for all orders submitted)

Milliman_RequirementMIB (Export value is MIB (include when MIB service is included in the order)

Milliman_RequirementMVR (Export value is MVR (include when MVR service is included in the order)

This determines which IntelliScript data elements will be ordered. MIB and MVR are only available when used with the IRIX service (cannot be used for the stand alone Prescription Data Service that Milliman has available). This can / should be set via rules within the carrier implementation so that the rules trigger the appropriate services to be ordered. Milliman_RequirementRX is to be included for all orders. The MIB and MVR items can also be included the order. All three can be in the same order.

Milliman_GPIPriorityList (While this is not required, we can add this to help support rules by product, if necessary and will be used for the IRIX process only. (This is typically used if more than one product is associated to a single product account in the Milliman IntelliScript system. Product accounts may also utilize this value to identify which decision set to apply to the order. Related/mapped with the element name "GPIPriorityList in the order file). The value for this field must be configured by Milliman for each account.)

LineofBusinessCode (Specifically required when a MIB request is to be part of the Milliman order. (1,3,4,5,7,9) Line of Business for the MIB Request. 1 = Life, 3 = Disability, 4 = Health, 5 = Long Term Care, 7 = Critical Illness, 9 = Medicare Supplement. This can be set via rules is desired.)

ProductTypeCode (Specifically required when a MIB request is to be part of the Milliman order. (3,12, 23, 24, 410) Insurance product type the applicant is applying for. 3 = Universal Life, 12 = Income Replacement Duration Unspecified, 23 = Overhead Expense, 24 = Buyout, 410 = Disability Income Replacement Long Term. This can be set via rules is desired.)

MIBCarrierCode (Specifically required when a MIB request is to be part of the Milliman order. The Carrier must provide their specific Carrier Code)

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MVRCarrierID (Specifically Required when a MVR is to be part of the Milliman Order. Account name used to order MVR data for client. Must be supplied by the carrier or Milliman)

MVRCarrierAcctNo (Specifically Required when a MVR is to be part of the Milliman Order. Account number assigned by LexisNexis used to order MVR data for client. Must be supplied by the carrier or Milliman)

Milliman_MIB_TestIndicator (Specifically required when MIB is part of the order. Determines if the MIB submission is evaluated as a test or production request. Export value of 1 or 0. All test cases should be submitted with a value of 1. Production cases should be submitted with a value of 0. This will need to be set via form/wizard rule during implementation. ***This is critical to prevent MIB from charging the carrier for cases submitted during the testing phase.***

MIBFollowUpIndicator (Specifically required when MIB is part of the order. The follow-up indicator is used to flag the case for the follow-up service. Export value of 1 or 0. 1= True and 0= False. If the carrier is subscribed to this MIB service, then normally all cases are flagged as true and the contents of the TrackingID element will be associated with any follow up information that MIB subsequently sends. The carrier will need to indicate if they use this or not during implementation)

Policy_Face_Amount (Face amount applied for)

The Milliman_SubmitRequestOutputResult and the Milliman_SubmitRequestOutputComments are responses returned from Milliman when the initial order is placed and serve to provide information on the status of the original order request

Milliman_SubmitRequestOutputResult This is to be related/mapped to the "Result" element in the Submit Request Output file and will be "0" or "1". The "0" value indicates there was an issue with the submission and the order was not accepted. The "1" value indicates the order was accepted.

Milliman_SubmitRequestOutputComments This is to be related/mapped to the "Comments" element in the Submit Request Output file. In the case of an accepted order, the Comments element will contain the time the order submission took to process. If there was an issue with the order submission, the element will contain a text description of the error that occurred.

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Order_Reference

An “Order Reference” number is assigned to each Milliman order. When the Custom Action initiating the order is “clicked” FireLight generates a unique 15-character Order Reference number for the case. This order reference number can be mapped back to the Wizard and available for viewing if the user so chooses. This is not handled via Data Group Property. This is handled by utilizing the Data Field name associated with the Custom Action button and adding “_Order_Reference” to the field name.

So if the Custom Action button that initiates the Milliman order call has a data tag of “Milliman_CustomAction”, the field set up to receive the assigned Order Reference number should be tagged as “Milliman_CustomAction_Order_Reference” and it should have the same “Data Group” as the custom action.

[The items referenced below will be used within the "Retrieve Request Output" data return for the Irix process. This is to retrieve the order results after a minimum wait time of 15 seconds. Depending on the amount of data fond for the insured, the response may take as long as 60 seconds]

Milliman_RetrieveResponseOutputResult (This is to be related/mapped to/from the "Result" element in the Submit Request Output file. This will be a value of "0" or "1". This is to be used in conjunction with the "Comments" field below. A result value of "0" with no Comments listed in the text box below indicates the Retrieve Response call was successful but the order has not completed processing. A value of "0" with Comments included in the box below indicates there was an issue with the Retrieve Response call. A value of "1" indicates the Retrieve Response call was successful and the order has completed processing.)

Milliman_RetrieveResponseOutputComments This is to be related/mapped to the "Comments" element within the Retrieve Response Output file. This field will only be present in the Retrieve Response Output file if an issue occurred with the call.

Milliman_OrderResultStatus This is to be related/mapped from the "OrderResultStatus" element within the Retrieve Response Output file and will have one of the following values:

"H" (Indicates prescription drug data found)

"C" (Indicates Clear, only eligibility data found)

"N" (Indicates no prescription drug data was found)

"In Process"

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Milliman_OrderResultsURL This is to be related/mapped to the "OrderResultsURL" element within the Retrieve Response Output file.

Milliman_RxCount This is to be related/mapped to the "RxCount" element within the Retrieve Response Output file.

Milliman_MaxPriority This is to be related/mapped to the "MaxPriority" element within the Retrieve Response Output file.

Milliman_HighRxCount This is to be related/mapped to the "HighRxCount" element within the Retrieve Response Output file.

Milliman_MediumRxCount This is to be related/mapped to the "MediumRxCount" element within the Retrieve Response Output file.

Milliman_LowRxCount This is to be related/mapped to the "LowRxCount" element within the Retrieve Response Output file.

Milliman_RulesHitCount. this is to be related/mapped to the "RulesHitCount" element within the Retrieve Response Output file.

Milliman_RiskRulesClassResults. This will be used to collect the data elements related to the carriers specific UW Risk Classifications and the UW decisions related to each. Rules will have to be written to make this data actionable within FireLight. Milliman uses a numeric value to determine if a decision for a specific risk class is “Approved” “Declined” or “Refer”: 10=Approved, 20=Refer and 30=Declined. There will be a numeric value paired with EACH UW Risk class a carrier might have.

Milliman_RiskScore (This is to be related/mapped to the MilliamRiskScore element in the Retrieve Response Output file. The data element that will be tied to this data group property will need to accommodate 3 digits to the left and right of the decimal point (i.e., 000.000) The typical range of scores is 0.5-4.0, although scores can be lower or higher than this range. A score of 0.000 will be returend if no data is available for an applicant. The lowest possible score for an applicant that is associated with data is 0.100. If Risk Score was not ordered for an applicant within an account that returns <MillimanRiskScore>, then "NA" is returned.)

Milliman_RiskScoreComponentRx (This is to be related/mapped to the MilliamRiskComponentRx element in the Retrieve Response Output file. This will be included for accounts utilizing Risk Score with Credit Data, the deconstructed score that considers Rx data only is returned here.

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The data element that will be tied to this data group property will need to accommodate 3 digits to the left and right of the decimal point (i.e., 000.000) The typical range of scores is 0.5-4.0, although scores can be lower or higher than this range. A score of 0.000 will be returend if no data is available for an applicant. The lowest possible score for an applicant that is associated with data is 0.100. If Risk Score was not ordered for an applicant within an account that returns <MillimanRiskScore>, then "NA" is returned.)

Milliman_FlaggedForAudit (This is to be related/mapped to the "FlaggedForAudit" element in the Retrieve Response Output file. Will contain a value of “0” or “1”. This is not automatic for every carrier and must be enabled by Milliman within the carrier account.)

Milliman_MIBCode (Specific for orders that include MIB. This will be used to collect the codes returned when a case is “Declined” for all UW Risk classification that a carrier offers. Will only be populated when MIB is order AND all possible risk classes are declined.

The following Data Group Properties were added as part of this integration as potential add on elements. These items must be set up within the carrier’s Milliman account for FireLight to successfully pass these items. Additional configuration will need to take place to allow for these non-standard data elements to be included for a carrier. These are not standard “base” requirements and the base call to Milliman would have to be enhanced to allow for these non-standard elements.

BP_Diastolic
BP_Systolic

Diabetes (value to be "Yes" or "No")

Height (to be in inches)

Hypertension (value to be "Yes" or "No")

NicotineUse (value to be "Yes" or "No")

Smoker (value to be "Yes" or "No")

Weight (Pounds)

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1.4 Milliman_RiskRulesClassResults. Data Group Property mapping process

Each carrier that utilizes the Milliman Irix process will have their own unique set of UW Risk Classifications and the number of these classifications will vary from one carrier to the next. The FireLight Forms / Rules Developers will need the ability to construct rules to interpret these decisions and take actions based on the results. In order to support that process, we will convert the risk class results received into a json Data Dictionary and store the data in the dataitem associated with the Data Group Property: Milliman_RiskRulesClassResults.

The key will be the <Index> element and the value will be the <Level> element. See the sample portion of the xml file output below.

The <Index> element denotes the carrier's specific UW Classifications. The number of these will vary from one carrier to another.

The <Level> element denotes the UW Decision for the UW Classification. This will always be one of these three values:

10 = Approve

20 = Refer

30 = Decline

A Sample excerpt from the Milliman Return Output is listed below for reference.

```
<RiskRulesClassResults>
        <ClassResult>
          <Index>2</Index>
          <Level>30</Level>
          <Identifier>P</Identifier>
        </ClassResult>
        <ClassResult>
          <Index>1</Index>
          <Level>30</Level>
          <Identifier>P+</Identifier>
        </ClassResult>
        <ClassResult>
          <Index>3</Index>
```


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```
      <Level>30</Level>
      <Identifier>S</Identifier>
    </ClassResult>
    <ClassResult>
      <Index>10</Index>
      <Level>20</Level>
      <Identifier>TI</Identifier>
    </ClassResult>
  </RiskRulesClassResults>
```


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2 Milliman Usage Report

A Milliman Usage Report has been created to provide data regarding the use of the Milliman service call. The report can be configured to run on a Daily, Weekly or Monthly basis and will include: Application Name, Requirements Ordered, Order Number, Date ordered, Order Request Result, Order Response Result, Results Status, Completion Date, Writing Agent name, User Name and Carrier

Milliman Usage Report

Starting Date: Sun, 20 Feb 2022 23:35:59 GMT
Ending Date: Mon, 21 Feb 2022 23:35:59 GMT
Organization: Insurance Technologies

Application Name	Requirements Ordered	Order Number	Order Date	Order Request Result	Order Reponse Result	Results Status	Completion Date	Writing Agent Name	User Name	Carrier
				Insurance Technologies						
PA MIB retest- Milliman Test Product		6ac8a899-3579-4a54-8f5e-01331dab1b0b	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
PA MIB retest- Milliman Test Product		6ac8a899-3579-4a54-8f5e-01331dab1b0b	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
PA MIB retest- Milliman Test Product		6ac8a899-3579-4a54-8f5e-01331dab1b0b	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
PA MIB retest- Milliman Test Product		6ac8a899-3579-4a54-8f5e-01331dab1b0b	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
PA MIB retest- Milliman Test Product		6ac8a899-3579-4a54-8f5e-01331dab1b0b	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
PA MIB retest- Milliman Test Product		6ac8a899-3579-4a54-8f5e-01331dab1b0b	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
New Application - Milliman Test Product		52b8f332-7076-44a0-b823-bc52e48ab229	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
New Application - Milliman Test Product		52b8f332-7076-44a0-b823-bc52e48ab229	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
New Application - Milliman Test Product		52b8f332-7076-44a0-b823-bc52e48ab229	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
New Application - Milliman Test Product		52b8f332-7076-44a0-b823-bc52e48ab229	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
New Application - Milliman Test Product		52b8f332-7076-44a0-b823-bc52e48ab229	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
New Application - Milliman Test Product		52b8f332-7076-44a0-b823-bc52e48ab229	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0
KR: MIB test Set 08 Pennsylvania		a8117701-0c3d-4898-aa6d-28186b6521ba	1/1/0001 12:00:00 AM				1/1/0001 12:00:00 AM		it	0

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