FEASIBILITY ANALYSIS FOR REPRICING CLAIMS

Group: 6
Group Name: Critical Analyzers
Group Members: Rashmi Polepalli, Anuj Jayaswal, Ruchi Shah, Rajith Jayadevan, Pradeep Raja
Group Mentor: Janak
Meeting Time: 2.30-4.00pm
Venue: Bird Library

RUBRIC	Responsible (BA)	Accountable (BO)	Consulted (SME)	Informed (All Stakeholders)
Overview and Candidate matrix	Rashmi Polepalli	All Team Members	Anuj Jayaswal Pradeep Raja Rajith Jayadevan Ruchi Shah	Professor Caplash
Operational Feasibility, Schedule Feasibility & Technical Feasibility	Anuj Jayaswal	All Team Members	Pradeep Raja Rajith Jayadevan Rashmi Polepalli Ruchi Shah	Professor Caplash
Cost Feasibility	Ruchi Shah	All Team Members	Anuj Jayaswal Pradeep Raja Rajith Jayadevan Rashmi Polepalli	Professor Caplash
Cultural/Political Feasibility	Rajith Jayadevan	All Team Members	Anuj Jayaswal Pradeep Raja Rashmi Polepalli Ruchi Shah	Professor Caplash
Legal Feasibility	Pradeep Raja	All Team Members	Anuj Jayaswal Rajith Jayadevan Rashmi Polepalli Ruchi Shah	Professor Caplash

Overview

Healthcare Self-Insurance Consulting Group (HCG), a third party administrator (TPA) currently reprices claims manually uses Excel sheets. This process can be laborious and time consuming. The proposed automated system will try to achieve an automated repricing IT solution which will assist the Claims Processing Team in verifying provider contract and apply appropriate discounts efficiently.

A feasibility study is conducted to assess the possibility of a new Repricing System for HCG. In this document, we have described six different types of feasibility- operational feasibility, cost feasibility, cultural feasibility, technical feasibility, schedule feasibility and legal feasibility. And, these types are measured against different options that can be used to determine if a new Repricing IT system project is feasible.

The following section talks about different various feasibility factors of the repricing system. It is intended to be a preliminary review of facts to see if the project is worthy to proceed to analysis phase.

Candidate Matrix

The following candidate matrix describes three candidates (current, proposed and consultant) for the Repricing IT system.

Characteristics	WEIGHTING	CANDIDATE 1: Do nothing: continue current business processes	CANDIDATE 2: Build In-house	CANDIDATE 3: Consultant
Operational Feasibility	15%	The system currently processes about 1000 claims per day and some parts of repricing process involves manual labor. This calls for an automated IT system that speeds up the claims processing and enhance the Repricing process at HCG. The current system results in data loss inconsistent data entry, and not being able to meet the daily operational needs. **SCORE: 55%**	The proposed system addresses all the current issues with these solutions: Increases throughput by processing 5000 claims in a day. The response time of each claim will be 0.3 minutes. The new system will perform verification checks to ensure accuracy and proposes a formal way to control and secure sensitive data. **SCORE: 100%**	ABC Consultant offers a streamlined Repricing process which addresses all the current requirements of the Repricing system. **SCORE: 100%**

Cultural Feasibility	10%	Since the system is manual, productivity is usually slow and the division of manpower can cause problems between the employees. **SCORE: 55%**	Focus will be given to automating the Repricing process thus minimizing the need for manual intervention by human resources. The roles and responsibilities will be well-defined of all the employees who are a part of the Repricing process. **SCORE: 100%**	Bringing in outsiders/contractors to work with full-time employees might cause team dynamics problems within the team as well as functional department units. **SCORE: 75%**
Technical Feasibility	25%	The system currently uses Excel sheets to track all the claims for repricing, which is not sustainable for long term. **SCORE: 50%**	**Technology** **Support:** The new system will support .NET and SQL Server database software, which will enhance the efficiency and performance of the IT system. **Technical Expertise:** The team will comprise of Database developers, engineers and analysts to setup and maintain the database, deploy code servers and	ABC Consultant offers .NET and SQL server expertise that supports most but not all of the project requirements. **SCORE: 90%**

			gather business requirements. **SCORE: 100%**	
Economic Feasibility	25%	Total Revenue Generated: 15,000$. The current system performs manual calculations for repricing the claims. Current system is processing 1000 claims per day. **Labor Fee:** 800$ per day **Human Resources:** 10 people on the job. **SCORE: 55%**	Total Revenue Generated: 20,000$ Current system is processing 5000 claims per day, since the system will be automated. **Labor Fee**: 600$ per day **Savings:** 200$ per day **Human Resources:** Only 3 people will be assigned on the job since the system will be automated. **SCORE: 100%**	Total Revenue Generated: 20,000$ **Labor Fee:** 600$ per day Savings: 200$ per day **Human Resources:** 3 people will be assigned on the job since the system will be automated. **SCORE: 100%**
Schedule Feasibility	15%	6 Months A project sometimes takes longer than it was estimated due	4 Months The proposed solution will implement a	5 Months ABC consultant offer a similar solution as the build-in house, but time taken to

		to re-work when there is incorrect data entry. **SCORE: 70%**	streamlined Repricing system to process all the claims coming from Claims Processing Team. A claim passes through different phases before repricing claims. These phases include- requirement gathering, design, development, testing, integration and maintenance. **SCORE: 95%**	gather requirements could take a little while longer in this solution. **SCORE: 90%**
Legal Feasibility	10%	Chances of legal issues are high because of the manual Repricing process. Loopholes: As the repricing calculations and claims data is stored in excel files, sensitive data can be shared causing legal issues. The calculations are done manually making it prone to errors and become a possible legal issue if objected by the client	The IT system ensures secure transfer of data hence avoiding any legal issue with respect to data transfer. The calculations are automated with the help of the system and comply to the tax laws **SCORE: 100%**	HCG needs to pay more attention when dealing with consultants because there are chances of legal issues. **SCORE: 85%**

		SCORE: 90%		
WEIGHTED SCORE	100%	62.5%	99%	90%

Summary: The weighted score shows that the in-house solution would be the best solution for the Repricing System at HCG.

Operational Feasibility

It is the ability to utilize, support and perform the necessary tasks of a system or program. It includes everyone who creates, operates or uses the system. To be operationally feasible, the system must fulfill a need required by the business.

In case of Repricing system, operational feasibility would be how effectively the new system can justify the business needs and address the issues of current system.

Component	Details
Throughput and Response Time	➢ The new system increases the throughput of the process as it can process and implement discounts on around 5000 claims in a day. ➢ The response time of each claim becomes 0.3 minutes.
Precise information	The new system has the following verification levels to ensure precision in final results: ➢ Data Verification: Data completeness and error check ➢ Discount Verification: Contracts and Network Provider validity. ➢ Compliance and Audit: Ensure repricing system works within regulated boundaries.

	➢ Updated database: System updates itself with latest information related to contracts, provider names, discounts etc., which helps in precise repricing.
Cost Reduction and Increase Benefits	The new system would be cost beneficial for the insurance company. It would be able to: ➢ Process more number of claims in a day, helping business to grow and be more efficient. ➢ Reduce the manpower requirement through automation of repricing process.
Control and Accuracy	There is a formalized way to control and secure sensitive data related to customers: ➢ The new system stores the details of anyone who request information or update data in the database. This helps in tracing any criminal activity or fraud. ➢ Data is accessible to the repricing team with multiple verification levels. The repricing admin has full privileges on the system. ➢ Accessing customer related data requires 2 tier validation process. First would be company level identification with further requirements of repricing team credentials.
Use of available resource	*Available Resources*: The new system utilizes resources like database, time etc. with maximum capacity. ➢ *People*: Automated system reduces the need of human resources to minimum. ➢ *Time*: The new system can process 5000 claims in 18 hours and buffers new claims for another 6 hours, utilizing entire day effectively.

Services	➢ The new system streamlines the entire repricing process and helps in achieving the business objective. ➢ It easily stores, processes and reprice the claims accurately for all the customers. ➢ The system being uniform throughout the organization will make it much easier for new employees to follow.

Technical Feasibility

A project is considered to be technically feasible if the internal technical capability is sufficient to support the project requirements.

Considering the technical aspect of the system, the project would need the following components:

Component	Details	
Technology	Software	The system has the following software requirements: ➢ Database: SQL Server 2008 R2, SQL Management Studio ➢ Web Browser: Google Chrome, Internet Explorer 8 or above. ➢ Tools: ASP.NET for development, PDF reader for report generation ➢ Security: Login authentication for every user.
	Hardware	Following hardware would be required to setup the system: ➢ OS: Windows 7 or above ➢ RAM: 4GB or above ➢ Processor: Core i5 or above ➢ Space: Minimum 5GB

IT Team	➢ Database Developers (Two): To setup and maintain the database. ➢ Software Developers (Two): To implement the system's logic. ➢ Tester (One): For functional testing. ➢ Build Engineer (One): To deploy the code over servers. ➢ Business Analyst (One): For requirement gathering, planning and facilitation. ➢ Project Manager (One): Responsible for communication, status reporting, risk management, escalation of issues that cannot be resolved in the team, status of the project to ensure on time delivery.
Technical Expertise	To develop the entire, following technical expertise is required: ➢ Proficiency in C# coding. ➢ Adequate knowledge of SQL server setup and database management. ➢ Deployments and Build related activities. ➢ Manual and automation testing.
Transition Requirements	To transit from testing to production phase, following requirements needs to be fulfilled: ➢ Environments: Dev (2 servers), SIT (10 servers), UAT (20 servers) Production(20 servers) ➢ Deployment tools: Octopus

Schedule Feasibility

It is defined as the probability of a project to be completed within its scheduled time limits, by a planned due date. A project will be unsuccessful if it takes longer than it was estimated, losing its benefits and profitability.

The proposed solution to implement repricing system to process all the claims coming from Claims Processing Team. Any claim which is being processed passes through different phases before the system repricing process over it. Every phase requires requirement gathering, design, development, testing, integration and maintenance.

Phase	Name	Description	Duration & Deliverables
1		This phase includes requirement elicitation where the team would gather requirements	**Week 1**: Business Model

	Requirement Gathering and Analysis	for the proposed system. The listed requirements are analyzed for their validity and the possibility of their incorporation with the system.	**Week 2**: Business Requirement Documents, PIECES and Feasibility Analysis **Week 3**: Swim lane and data dependency diagrams
2	Design	In this phase the system and software design is prepared from the requirement specifications which were studied in the first phase.	**Week 4**: Data flow and Use Case diagrams **Week 5**: ERD and Database design **Week 6**: User Interface
3	Implementation and Coding	The work is divided in modules/units and actual coding is started. As the main code is produced in this phase, so the focus remains on developer.	**Week 7-9**: Database **Week 10-12:** User Interface **Week 13:** Integration and communications
4	Testing	After the code is developed it is tested against the requirements to make sure that the product is actually solving the needs addressed and gathered during the requirements phase.	**Week 12-13**: Test Cases **Week 14-15**: BVT and functional testing **Week 16**: Regression testing and sign off
5	Deployment	Involves installing the code over the servers	**Week 12:** Deployments on Test and SIT environments **Week 17:** UAT and Production **Week 18:** Bug Fix/ Hotfix

According to the above table, the proposed system would be completed within 4.5 months. Considering any change/predicaments in the schedule, we keep 1 month buffer time. Overall the entire system would be fully functional within 6 months which is an ideal timeframe for any project. Hence the project is feasible from schedule perspective.

Cost Feasibility

Cost feasibility analysis for repricing system is the test of feasibility in terms of revenue and whether it is worth to build a new system. In order to make sure the new system to be completed within budget and better calculate the revenue, there are assumptions we need to consider:

- The new system need to be completed within 3 months.
- The total budget is $25,000.
- The old system includes manual calculation of repricing claims. New hardware and software need to be purchased.
- Discount rate is 12%
- Cost and benefits will rise 10% per year.
- Full time employees work 50 weeks a year and 40 hours per week. The total working hours in one year is 2000.

The costs involved in introducing an automated IT system are:

- The tangible benefits that can be achieved are increase in number of repriced claims that can be processed in a given time and less errors.
- The intangible benefits that can be achieved are better manageability, better service and eventually better relationships.

The Cost feasibility is analyzed through the below units of measurement:

- **Payback Analysis**- It gives the cash flowing out in the form of investments and the cash benefits flowing in.
- **Net Present Value**- It is the cost value at the end of duration of the project to the current dollar values. The costs incurred in introducing the IT system for wellness center is as shown below:
- **Returns on Investments**- It gives the estimated lifetime benefits and costs.

Development Costs

Personnel	Personnel Required	No. of days	Number of hours (8hrs/day)	Pay/hr	Total Cost per Personnel	Explanation
Database Developer	1	10 days	80 hours	$30/hr	$2,400	Database specialist who works on the setup and maintenance of the database.

Database Developer Intern	1	10 days	80 hours	0	0	Database Developer Intern will help the database developer to process data into the database. They will get an intern certificate for their work.
Software Developer	1	10 days	80 hours	$30/hr	$2,400	Software developers who work on the coding and applying logic part.
Software Developer Intern	1	10 days	80 hours	0	0	Software Developer Intern will help the software developer to design and develop the system under guidance. They will get an intern certificate for their work.
Functional Tester	1	10 days	80 hours	$25/hr	$ 2,000	The Tester tests the functionality of the system to check if it is working as expected.
Build Engineer	1	5 days	40 hours	$25/hr	$1,000	Build engineer deploys the code over servers, manage source code repository. He is also responsible for improving the setup and build process.
Business Analyst	1	15 days	120 hours	$40/hr	$ 4,800	The Business Analyst gathers the business requirements of the client to the IT team. He is responsible for the planning and facilitation of information across the team.
Project Manager	1	10 days	80 hours	45/hr	$ 3,600	The Project Manager looks after the status of the project and has an estimate of the work done during the development.
Total Costs incurred					$16,200	

Hardware and Software Costs

Hardware/Software	Number of Units	Cost Incurred	Explanation
Server	1	$400	The server cost would be $2000 and the total number of applications running on it would be 5. So the share of repricing system would be $2000/5 = $400
Server Software	1	$300	The software cost would be $1500 and the share of repricing system would be $1500/5=$300
Development Tool Kit	1	$400	The tool cost would be $2000 and the share of repricing system would be $2000/5 = $400
Misc Tools Ex. Visio	1	$200	Analysts would need few systems to design and analyse the system.
Hardware Kit	1	$3000	Hardware for development needs to be purchased.
MS Access	1	0	Freely available.
Total cost incurred		$4300	

Total Development cost = $16,200 + $4300 = $20,500

Maintenance Costs

Maintenance Cost	Expenses	Explanation
Agreement for the server	$200	Total server maintenance cost is $1000. So when divided among 5 projects will cost $200
Software Team Support	$4800	Software team spends around 160 hrs/year on maintenance and pays $30/hr so 160*30=$
Total Maintenance cost incurred	$5000	

Total Maintenance cost = $5000

Benefit Analysis

- Improve in efficiency

  By automating the repricing system, the efficiency in all departments will improve tremendously. We can measure this efficiency in terms of error rate and types of waste like motion, waiting time, defects. With an automated system, all these wastes will reduce thereby reducing the number of errors and defects. Assuming error rate to reduce due to automated repricing from manual calculation, we can say that the efficiency improves by 2%.

  As the efficiency has improved, there is increase in number of repricing claims processed per hour by 2%. So initially, if number of claims processed per hour was 10, now increased to 12. Hence, increase of 2 claims processed per hour. If value of time is $0.167/min and if each claim takes 6 min. Hence, for 2 claims will help save $2/hr. As working hours in a year is 2000. Hence, 2*2000 = $4,000.

  Benefit = $4,000

- Increase in number of customers

  Since repricing system is automated, the process is more efficient and accurate. Also, additional value adds like coupons and loyalty points, has led to increase in number of customers by 2% each year. From the figures last year, the total number of customers were 2,000. So no. of customers increased is 40. If each customer adds a benefit of $300, total benefit = 300*40=$12,000

- Charge Customers for report generation

  In the automated system, we are providing value added service of generating report which provides detailed analysis of repricing amount, actual amount and hence highlighting the amount saved by the customer. So will charge the customer an additional cost of $100 for this extra feature.

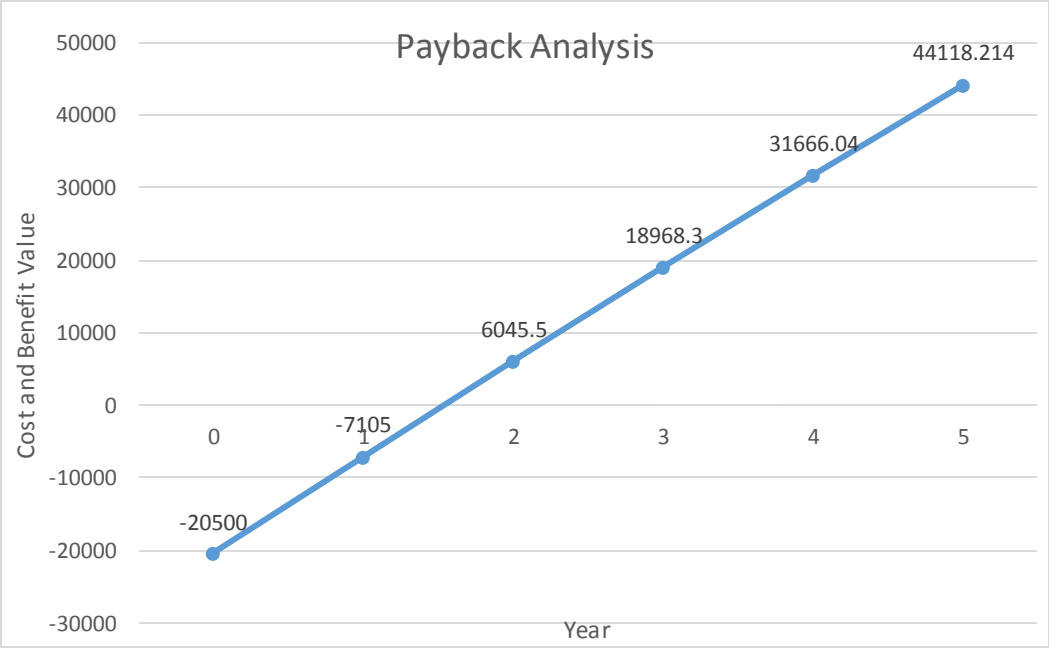
  Assuming an increase in number of customers by 2% every year, last year number of customers were 2,000. So increase in number of customers per year is 40. Benefit = 100*40=$4,000

Total Benefit = $4,000 + $12,000 + $4,000 = $20000

The total revenue generated is $20,000. This revenue increases 10% every year and thus gives, $20,000 in the first year and $22,000, $24,200, $26,620, $29,282 in the next years.

Payback analysis

Cash Flow Description	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Development Cost	$20500	-	-	-	-	-
Maintenance Cost	-	$5000	$5500	$6050	$6655	$7320.5
Discount Factor for 12%	1.000	0.893	0.797	0.712	0.636	0.567
Time Adjust Cost	$20500	$4465	$4383.5	$4307.6	$4232.58	$4150.72
Cumulative Time Adjust Cost	$20500	$24965	$29348.5	$33656.1	$37888.7	$42039.4
Benefit Derived from the operation	0	$20000	$22000	$24200	$26620	$29282
Discount Factor for 12%	1.000	0.893	0.797	0.712	0.636	0.567
Time Adjust Benefits	0	$17860	$17534	$17230.4	$16930.3	$16602.894
Cumulative Time Adjust Benefits	0	$17860	$35394	$52624.4	$69554.7	$86157.614
Cumulative Lifetime Adjusted Costs and Benefits	$ (20500)	$ (7105)	$6045.5	$18968.3	$31666	$44118.214



Net Present Value Analysis

Cash Flow Description	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Development Cost	$20500	-	-	-	-	-
Maintenance Cost	-	$5000	$5500	$6050	$6655	$7320.5
Discount Factor for 12%	1.000	0.893	0.797	0.712	0.636	0.567
Present value of annual costs	$20500	$4465	$4383.5	$4307.6	$4232.58	$4150.72
Total Present value of Lifetime costs						$42039.4
Benefit Derived from the operation	0	$20000	$22000	$24200	$26620	$29282
Discount Factor for 12%	1.000	0.893	0.797	0.712	0.636	0.567
Present value of annual benefits	0	$17860	$17534	$17230.4	$16930.3	$16602.894
Total Present value of lifetime benefits						$86157.614
Net present value of this alternative						$44118.214

Return On Investment Analysis

Lifetime ROI = (Estimated Lifetime Benefits - Estimated Lifetime Costs) / Estimated Lifetime Costs

Estimations	Figures
Estimated Lifetime Benefits	$ 86157.614
Estimated Lifetime Costs	$ 42039.4
Lifetime ROI	**105%**

ROI percentage after 5 years would be 105%.

Political Feasibility

Assessing political feasibility is to gain an understanding of how key stakeholders within the organization view the proposed system. The new information systems may affect the distribution of power and can have political ramification. Therefore, those stakeholders not supporting the project may block or disrupt the project.

Some of the expected political problems that can be faced by the repricing system:

1) Head of existing Claims department may not be ready to account for the new Repricing department.
   Solution – The repricing department will have to be formed new with new set of human resources and there will officials at all level of hierarchy in the new repricing department as in claims department.
2) Stakeholders may not want two different IT systems processing original Claims and repricing claims separately.
   Solution – The new repricing system will be built with new features which are easy to use and flexible across officials from different hierarchy levels. Hence, initially there will be two systems processing Claims and Repricing claims separately which, over time, can be combined together to make one system and have a common database.
3) New technical stakeholders may want to develop the repricing IT system in a fast and efficient manner. Hence, they may not want to follow waterfall method of development.
   Solution – The new system will be developed using Agile methodology. This will help showcase different phases of the solution to necessary stakeholders and develop in an iterative manner considering the feedback from the stakeholders into the system.
4) Claims Department stakeholders will not be ready to take final repriced claim to claims department for dispatching as this can increase their roles and responsibilities and may not be interested in handling other departments.
   Solution – A new dispatching team could be formed. This team can act as common for both claims department and repricing department and the accountability can be transferred from claims department to the newly formed dispatching team.
5) Stakeholders may require that repricing contract details are updated by IT department of the organization and not by Sales team directly into the system.
   Solution – Both sales team as well as IT employees will be provided with login details and have the ability to update or add contract details. Hence, the IT system will support both processes and based on stakeholder's requirements, repricing department could follow the procedure.
6) Stakeholders want the auditing details to be available only to officials higher up in the hierarchy and not to all the employees as it can be used for unethical purposes against the organization.
   Solution – Login will be provided to key stakeholders in the system web UI and they can configure who can view the audit report details. This will enable stakeholders to control who all in the department can view the audit report.
7) Technical stakeholders may want the system to have a specific architecture and specific software details for developing the system.

Solution – The organization could conduct regular meetings to understand architecture and technologies specified by stakeholders, weigh their advantages and disadvantages and take necessary actions. This will enable a common understanding and all employees involved in developing system will be on the same platform.

8) Stakeholders may not want system's web UI to be accessible by public.
   Solution – Auditors performing the audit will have to be in the company's premises while performing and updating the report in the system.

Cultural Feasibility

It's a type of feasibility analysis which examines the feasibility of ethical, social and behavioral issues of the organization taking up the project. Every project goes through different phases due to difference in culture of the organizations. Cultural feasibility is a measure of how well an answer will be acknowledged in the hierarchical society. It manages contemplating how well the end-clients will feel about the item if received.

1) Sales team, Audit team, Repricing admin team and department employees all have different roles and responsibilities.
   Audit Team will be responsible for auditing the departments based on existing records and provide final report to necessary stakeholders.
   Repricing admin team will be responsible for initiating processing original claim records. They will not interfere with other department admin teams.
   Sales team is responsible for interacting with customers and negotiate them to have contracts with the group and contracts for repricing claims.
   Solution – Each team will be explained about their roles and responsibilities and scope of their work when the team is formed for repricing department.
2) The organization is mission is to build the best possible IT system in an efficient manner and stays within budget limit.
   Solution – The IT system developed will have all the essential functionalities with less concentration on UI design and look and feel as it is going to be used internally within the organization.
3) Organization believes highly in reducing wastage in terms of resource and infrastructure.
   Solution – Human resources in this new department may be obtained on a contract basis in-order reduce unnecessary resources in the department. Infrastructure for the system will obtained as and when need arises.
4) All possible phases in repricing claims should be converted into functional requirements and automated using IT system.
   Solution – The repriced IT system developed will be automating all possible phases in repricing claims, hence minimizing need for manual intervention by human resources.
5) Company is open to exploring new technologies in the market.
   Solution – IT system developed will be done using new technologies in the technology industry. This will help IT system to be compatible with future systems.

Legal Feasibility

This section talks about the factors that should be considered to make the proposed solution for *IT Repricing system* legally feasible. The repricing systems primary task is to reprice the claims based on the provider network the end user is part of, the loyalty points utilized, the coupons applied, stop loss criterion. During this process, the claim amount calculation including the tax calculations should adhere to the laws and acts relevant to the process. Importantly the system should be made in a way that the data is secure, privacy is maintained and data sharing is done in a secure way.

- **Health Insurance Portability and Accountability Act of 1996 (HIPAA):** The Health Insurance Portability and Accountability Act (HIPAA), is a federal law that Congress passed in 1996 to make the sharing and protecting of health data more consistent, efficient, and safe. The system requires strict compliance with this act as the self-insurance company deals with very confidential medical information of the clients.

  How it is handled in new system: As we are dealing with sensitive medical information of client, it was necessary to have a very secure mechanism for data storage. For data storage we use a database which can be accessed only with proper authorization as per the **Health Insurance Portability and Accountability Act of 1996 (HIPAA)**.

- **Information Technology Law:** Information Technology Law (or IT Law) is a set of recent legal enactments, currently in existence in several countries, which governs the process and dissemination of information digitally. These legal enactments cover a broad gamut of different aspects relating to computer software, protection of computer software, access and control of digital information, privacy, security, internet access and usage, and electronic commerce. These laws have been described as "paper laws" for "paperless environment". The IT system should comply with the above law.

  How it is handled in new system: Considering that the employees involved will be using the IT system for the first time and might not be aware of the responsibilities while sharing data, using data electronically, we plan to get them trained for a week at the Computer Professionals for Social Responsibility organization which educates the users on a wide range of issues with respect to use of computer technology.

- The tax calculations should comply with the **Economic Recovery Tax Act of 1981, Tax Equity and Fiscal Responsibility Act of 1982, Interest and Dividend Tax Compliance Act of 1983, Deficit Reduction Act of 1984.**

  How it is handled in new system: The ICD 10 compliant claims system and the repricing IT system ensures when the tax calculations are done they adhere to the following acts **Economic Recovery Tax Act of 1981, Tax Equity and Fiscal Responsibility Act of 1982, Interest and Dividend Tax Compliance**

Act of 1983, Deficit Reduction Act of 1984.

- The system should protect data as defined in **Privacy Act of 1974.**

  The communications between the companies which with the new system will happen electronically should comply with **Electronic Communications Privacy Act (of 1986)**.

  How it is handled in new system: The communication between teams and end users happen through a secure network, the data is thereby encrypted, hence it is not vulnerable to any privacy breach as per the **Privacy Act of 1974 and Electronic Communications Privacy Act (of 1986).**

- It is important for any business of insurance by the state governments to strictly comply with **McCarran-Ferguson Act (of 1945).**

  How it is handled in new system: In the database, the licensing information of the insurance companies is maintained, which includes the license expiration dates hence taking into priority the **McCarran-Ferguson Act (of 1945).**

Evaluation Details

Task	Created By	Reviewed by	Review Comments
Overview and Candidate matrix	Rashmi Polepalli	Anuj Jayaswal Pradeep Raja Rajith Jayadevan Ruchi Shah	Include information about different legal issues that might occur in the Legal team for the current system. Include information about the types of support for the proposed system for Technical Feasibility section.
Operational Feasibility, Schedule Feasibility & Technical Feasibility	Anuj Jayaswal	Pradeep Raja Rajith Jayadevan Rashmi Polepalli Ruchi Shah	To include Project Manager in the IT Team in technical feasibility to make it consistent. Add more details to technical features.
Cost Feasibility	Ruchi Shah	Anuj Jayaswal Pradeep Raja Rajith Jayadevan Rashmi Polepalli	Justify the cost for benefit analysis in more detail with facts. Correct the figures of increase in % to a realistic one.

Cultural/Political Feasibility	Rajith Jayadevan	Anuj Jayaswal Pradeep Raja Rashmi Polepalli Ruchi Shah	Explain the problems in more detail. Also articulate the problem statement in a better way. For cultural feasibility, list cultures of different departments in an elaborate manner.
Legal Feasibility	Pradeep Raja	Anuj Jayaswal Rajith Jayadevan Rashmi Polepalli Ruchi Shah	Keep it in problem followed by solution format for the reader to get a better view of the proposed change.

Compiled and Integrated by Rashmi Polepalli, Pradeep Raja and Ruchi Shah