



Automating Enrollments to Bridge the Provider-Payer Gap

The case for ending paper-based data exchange between providers and payers

Overview

The *Affordable Care Act* mandated reducing paperwork and administrative costs, yet the healthcare industry still relies heavily on paper-based communications and records. There has been progress in patient-facing front-office digitization (e.g. EMR and EHR), but back-office processes remain highly inefficient. Non-strategic administrative waste—like sending paper enrollments back and forth between providers and payers, to get providers paid—is a significant drain.

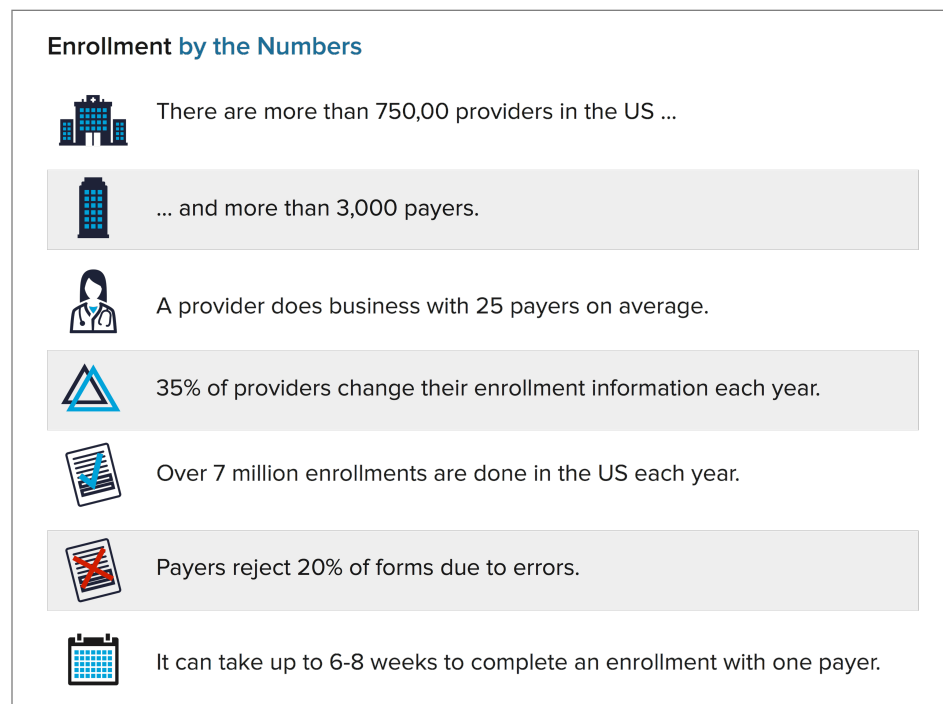
Currently, providers manually enroll with each of their payers for common services, like Electronic Funds Transfer (EFT), Electronic Remittance Advice (ERA), or Electronic Data Interchange for Claims (EDI). All payers need the same information from providers, but each requires the data to be sent in a different format. In response, Madaket developed a “common application”—a web-based SaaS service—that allows providers to enroll with many payers in one go, saving time for providers and overcoming payers’ long struggle to develop a common standard for managing provider data.

Providers can now waste less time dealing with paperwork, spend more time with patients, and get paid faster. Payers dramatically reduce the number of enrollment status inquiries from providers. Madaket is improving provider-payer relationships across the healthcare industry and laying the groundwork paperless data exchange.

The Status Quo: Manual Processes, Delayed Payments

The healthcare industry processed over seven million enrollments last year, but these are rarely at the forefront of industry discussions.

All providers “enroll” with payers in order to get paid and receive common services, like Electronic Funds Transfer (EFT), Electronic Remittance Advice (ERA), Electronic Data Interchange for Claims (EDI), Claims Status Inquiry (CSI), and Eligibility Verification (EV). New doctors joining a group practice, for example, send an initial enrollment to payers. Whenever a provider or practice changes name, address, or banking information, enrollment updates need to be re-sent to payers in order to process the change.



Submitting just a single enrollment is onerous. Providers’ staff often spend a year learning the ins and outs of dealing with different payers. Because enrollments are repetitive and manual, there is plenty of room for human error, even with experienced staff. To illustrate, here are the typical steps for a provider to enroll with a payer:

- ▶ **Find and understand payer enrollment procedures.** Providers do business with 25 payers on average. Across different transaction types (e.g. EFT, ERA), that makes for countless forms to download from payer websites, phone calls to make about the latest procedures, and more.
- ▶ **Correctly complete enrollment forms.** Enrollment forms are usually two to four pages long, but some are as long as 10 pages. Medical staff rarely have time to complete a form in a single sitting. It can take days or even weeks to gather the information to complete a form. Payer requirements also change frequently. Starting, stopping, and starting paper forms all over again are common headaches.

- ▶ **Manually submit enrollments.** The largest payers in the US still require providers to send information by mail or fax. In the internet age, these are expensive and cumbersome methods of delivery. Not only do medical staff spend time manually sending papers, packages are often lost or are received in illegible format, and have to be re-sent.
- ▶ **Check enrollment status.** After sending paperwork, providers do not have a place to go to check on the status of their enrollments. Over a period of weeks or even months, staff make status inquiry calls to payers, often to hear back that their submissions were lost or rejected due to error. Meanwhile, providers are treating patients without receiving the correct reimbursements.
- ▶ **Go back to square one.** About 20% of enrollments are rejected due to errors, so medical staff start the whole process of finding, completing, and submitting forms again.

If providers work with billing agents or other intermediaries, these vendors face the same cumbersome enrollment process and may ask providers to re-submit the same forms multiple times a year.

"Madaket brings something new to the market that isn't available to providers from any other vendor ... Having all enrollment information go through a single website and all the forms get pre-populated with our providers' data has been a big improvement."

Stephanie Phillips
Manager, Medical Staff Services
Reliant Medical Group

Existing Solutions to Automate Payer Enrollment Fall Short

The *Affordable Care Act* pushed the industry to reduce paperwork and administrative costs. However, progress in back-office functions, such as enrollments, has been meager despite significant time and resources invested. Existing solutions do not really fix providers' problems. Their shortfalls include:

- ▶ **Limited payer participation.** Getting 3,000+ payers to build a single platform for managing provider data is a huge challenge. So far, voluntary payer adoption of existing enrollment solutions has been very low. Providers naturally do not want to learn a new system if only a handful of payers are accessible.
- ▶ **Systems not designed to meet provider needs.** Existing solutions do not focus on provider pains because payers have been designing the system. The last thing providers need is yet a new way of doing things that payers "force" upon them.
- ▶ **Technology not compelling enough.** As one healthcare industry insider acknowledged, "We're twenty years behind the rest of the world in terms of technology." Automated

enrollment solutions on the market today have clunky user interfaces, limited data management capabilities, and still require payers to manually re-key the provider data they receive.

What the industry needs is a neutral third-party with true technology competence to build a one-stop-shop solution that addresses provider pains *and* benefits payers. Only an easy-to-use, smart offering can spur widespread adoption and finally shift the industry away from manual enrollments.

A New Solution Built for Now and the Future

A successful solution that can become the industry standard for provider-payer data exchange must meet the following criteria:

- ▶ **Communicates with all industry players.** A single platform must connect to all providers and payers in the US. That is more than 750,000 providers and over 3,000 payers.
- ▶ **Easy to use.** Providers have enough complexity in their daily lives without the burden of manual payer enrollments. A simple, single form that new users can learn in a matter of minutes (not months) simplifies payer communications for providers.
- ▶ **Builds up to greater efficiencies over time.** Today, payers have yet to change their technology systems to more efficiently process enrollments. Even so, an automated enrollment service saves providers the hassle of dealing with individual manual enrollments. As more providers adopt this kind of solution, payers have greater incentive to upgrade their technology. Imagine a future where enrollment data is communicated between providers and payers machine-to-machine. No more paper and no more manual keying of data.

Core Features & Benefits

- ✓ Simple user interface with one enrollment form for all payers
- ✓ Works with third-party billing agents and intermediaries
- ✓ No need to find current forms from payer websites
- ✓ All updated payer requirements in one place
- ✓ Cut out faxes and overnight mail
- ✓ See enrollment status after submitting
- ✓ Less time training medical admin staff
- ✓ Builds toward fully digital provider-payer data exchange
- ✓ Faster enrollments
- ✓ Fewer delayed payments

The Madaket Solution

Madaket has built a solution that is on its way to becoming the new industry standard. Key advantages of the Madaket solution:

- ▶ **An expert team with a proven track record.** Madaket convened a group of experienced enterprise software developers from MIT. We know how to build robust, secure, software-as-a-service (SaaS) solutions that are easy to use and meet key healthcare business needs. And, we have done this before, for a much more technologically demanding industry. In the

early 2000s, the same team now leading Madaket successfully built the first all-web SaaS cloud subscription service in the financial services industry at IntraLinks.

- ▶ **A solution that helps both providers and payers.** The Madaket enrollment portal was designed around providers, but it benefits payers too. Madaket connects any provider with any payer in the US. Medical staff fill out a single digital enrollment form once. The system sends this data to all the payers required by the provider. Madaket keeps up-to-date on the latest payer requirements, so providers no longer have to spend time tracking payer changes.

Faster, More Accurate Enrollment

Madaket's solution dramatically simplifies the payer enrollment process. Instead of following the manual, error-prone procedures that are common today, Madaket users can access:



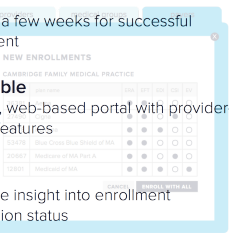
- ▶ **User-friendly web-based forms.** The Madaket team worked closely with providers to develop a solution that solves their problems. The Madaket portal features clean design, easy to understand data fields, picklists, and automatic error detection. Filling out forms is now faster and error-free. New enrollments and changes to enrollment information take just a few clicks.
- ▶ **Lists of all payers and common electronic enrollment types.** Madaket maintains an updated database of all provider information, enrollment forms, and payer procedures. Users check the boxes for the payers and enrollment types (e.g. EFT, ERA) they need, and click "Enroll." Madaket then sends the right data to all the chosen payers—whether that is 5, 50, or 500 payers.

plan ID	plan name	ERA	EFT	EDI	CS	EV
36381	Aetna	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27490	Cigna	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
01378	Humana	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
53478	Blue Cross Blue Shield of MA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20667	Medicare of MA Part A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12801	Medicaid of MA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Higher Efficiency and Better Provider-Payer Relationships

Cutting down frustrating, manual work for providers and payers frees up time on both sides. With fewer follow-up calls and requests to re-submit information, provider-payer relationships become easier. In the future, as payers embrace more of the technological advances Madaket is offering, the industry can reap even more benefits. How?

- ▶ **All payers and providers on one system.** Through channel partners, Madaket currently has 300,000 providers in its system and an additional 325,000 providers under contract on their way into the service. A comprehensive and accurate provider database reduces the number of checks sent to the wrong place and phone calls to verify provider data. That is a win-win for everyone.
- ▶ **Fully automated data exchange.** Dedicating small IT resources to integrate payer systems with Madaket will lead to great efficiencies. The sooner payers integrate, the sooner they can enjoy truly paper-free, machine-to-machine data exchange. Providers are daily keying in their data on Madaket's portal; payers simply need to enable back-end, digital data

 Before <i>status quo</i>	Now with Madaket 
<p>Manual Find, understand, and send unique forms to many payers every year</p> <p>Slow Up to 6-8 weeks for an enrollment with one payer due to errors and other delays</p> <p>Frustrating Repetitive process that requires many months of training to learn</p> <p>Unclear Providers and payers spend lots of time on the phone following up with submissions</p> <p>Wasteful Providers devote too much time to non-essential administrative tasks</p>	<p>Automated One online form, list of all payers, and a single button to enroll with all</p> <p>Fast Days to a few weeks for successful enrollment</p> <p>Enjoyable Modern, web-based portal with provider-centric features</p> <p>Clear Real-time insight into enrollment submission status</p> <p>Efficient More time for staff to concentrate on patient needs and care</p> 

retrieval. When the whole industry adopts this common platform, there will be dramatic reduction in non-strategic administrative waste. Enrollment processing can then take minutes, instead of months. That directly impacts quality of care in the US—less money spent on healthcare administration, more money spent on patients.

Learn More

The Madaket solution is available today through major healthcare intermediaries.

Contact Madaket now to learn how your organization can see immediate benefits while laying the groundwork for paper-free healthcare administration in the future.

info@madakethealth.com

About Madaket

Madaket Health automates US healthcare provider enrollments with payers. With its SaaS offering, Madaket ensures that enrollments are processed much more quickly than the manual, error-prone processes now used by most companies. Through channel partners, Madaket currently has 300,000 providers in its system and an additional 325,000 providers under contract on their way into the service. Madaket also supports more than 3,000 payers. Founded in 2012 and based in Cambridge, MA, Madaket's team includes seasoned enterprise software engineers and entrepreneurs, and is funded by investments from Fidelity Biosciences, Lux Capital, Allen & Company LLC, and Waterline Ventures, as well as prominent angel investors. For more information about Madaket, visit madakethealth.com.