

Business Process-as-a-Services (BPaaS) for Healthcare Payers

Cognizant's platform-based Business Process-as-a-Service (BPaaS) model helps healthcare payers to effectively manage costs while growing membership, creating optimal member experiences and improved outcomes, and transforming their businesses to meet the digital demands of today's healthcare consumers.

Our integrated BPaaS model provides agility, compliance, and systems without restrictive capital investment. BPaaS is a consumption-based model in which payers pay for functional business services based on membership levels. Pricing is based on a pre-established Per Member Per Month (PMPM) fee. You pay only for what you consume!

This flexible operating model allows payers to grow or expand the level of service as membership fluctuates or demand changes. Furthermore, the BPaaS model includes infrastructure, platform/application, and operations without intensive capital investment, thus eliminating the high cost and stress of system changes and upgrades.

Plan administration is simplified by leveraging Cognizant's experienced **PEOPLE**, proven **PROCESSES** and workflows, and cutting-edge **TECHNOLOGY**, and performance is guaranteed with industry-leading Service Level Agreements from day one.

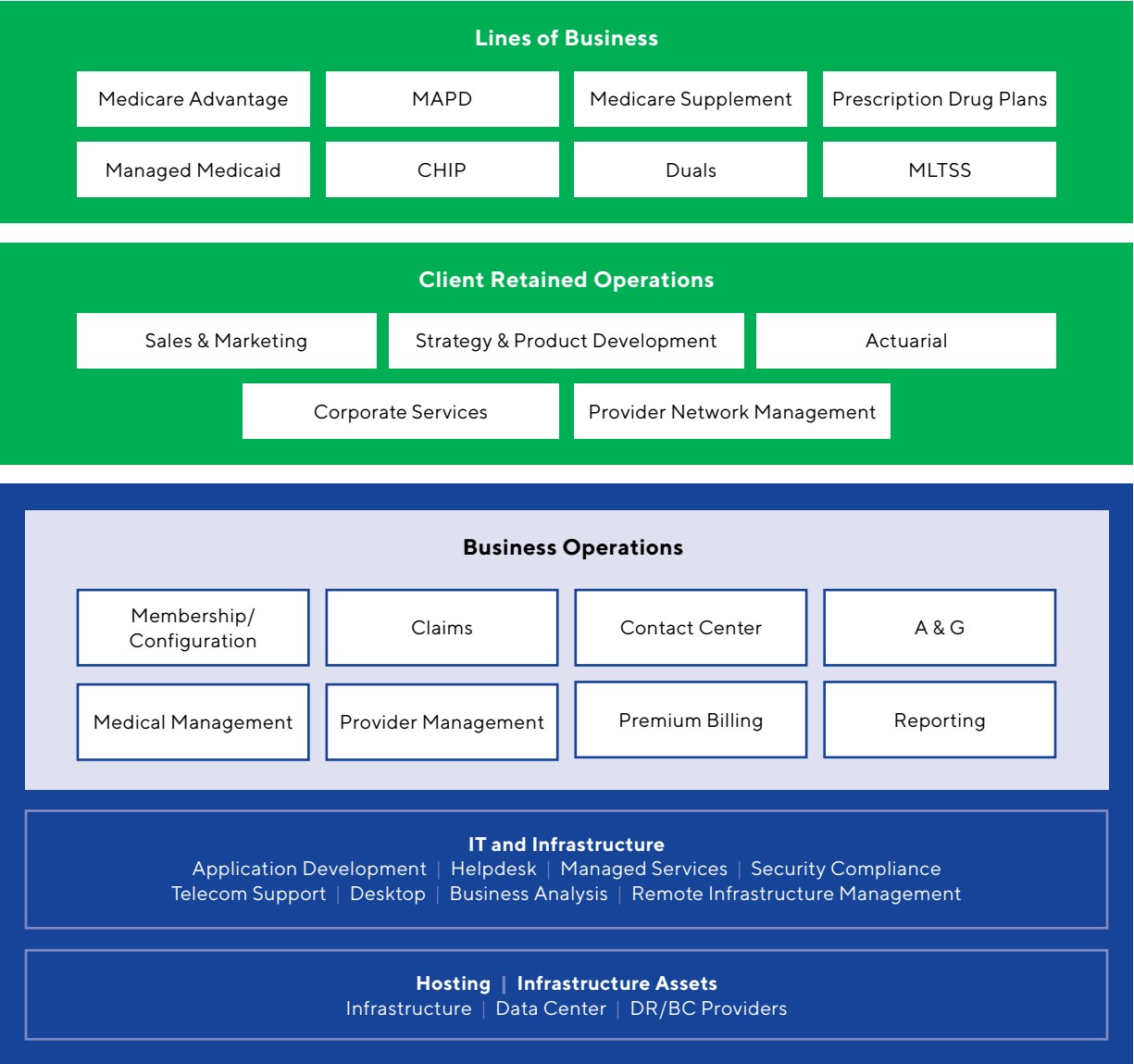
Cognizant's BPaaS solution allows Healthcare Payers to focus on core market needs, while Cognizant takes full ownership and responsibility for back office and enabling functions.

Cognizant takes ownership of Infrastructure, IT Applications, and Business Operations for:

- Membership Management
- Provider Management
- Claims Management
- Contact Center Operations
- Medical Management
- Appeals & Grievances Operations

Payers retain ownership of market Operations and Functions, including:

- Strategy
- Lines of Business & Product Design
- Provider Relations & Contracting
- Actuarial
- Sales & Marketing
- Pricing



■ Cognizant BPaaS ■ Client Retained

About Cognizant

Cognizant’s Healthcare Business Unit works with healthcare organizations to provide collaborative, innovative solutions that address the industry’s most pressing IT and business challenges –from rethinking new business models, to optimizing operations and enabling technology innovation. A global leader in healthcare, our industry-specific services and solutions support leading payers, providers and pharmacy benefit managers worldwide. For more information, visit www.cognizant.com/healthcare.

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