

INGENIX[®]

StepWise Automated Rating System

Executive Summary

The Ingenix StepWise Automated Rating System is a sophisticated suite of applications that automate underwriting and manage blocks of business for health plans of all sizes.

- Save time and enhance accuracy
- Manage your business more effectively
- Increase security

Overview

StepWise combines the flexibility and familiarity of spreadsheets with the security, robustness, and database functionality of an enterprise rating system—including the power to handle complex rating formulas and factors. With tools that enable business users to maintain factor tables, formulas, and business rules, StepWise offers flexibility and rapid deployment.

Use Your Own Rating Methodology

Our flexible architecture gives you the tools to adapt Ingenix StepWise to support your rating methods and factors. All rating methods can be supported, from the simplest manual rating formula to the most complex credibility-blended experience rating formula. Actuaries and underwriters can perform all maintenance of formulas and factors, as well as development of customized print exhibits, freeing up your limited IT resources.

Underwrite All Of Your Business

Ingenix StepWise supports all market segments—large group, small group, and individual (including Medicare and Medicaid)—with flexible features for handling fully insured, ASO, and alternative funding arrangements, as well as multiple benefit offerings. StepWise offers a full spectrum of features to underwrite both prospects and renewals. The system also handles the entire rate quote generation process by integrating Web access, data downloads, and printing.

Q:

Are you still using spreadsheets to produce rate quotes?

Does your existing rating system struggle to keep up with your changing business needs?

Would you like to monitor every aspect of your underwriting activity? Easily?

If so...

The Ingenix StepWise automated rating system is your solution

- Flexible
- Rapidly deployable
- Easy to use

Automate Your Underwriting

Incorporate all your plan's information about renewing business into the rate generation process—experience, census, large claims, even rate and benefit history—automatically. You can bring information from last year's quote/renewal into this year's underwriting process, and performing renewals on a batch basis allows you to manage large blocks of business. With StepWise, you can automatically download data from other applications, too, including your medical underwriting or benefits configuration systems.

Key Features

Ingenix StepWise streamlines the entire underwriting process by automating key steps, integrating well with other systems, and delivering vital information to underwriters or sales staff—at the moment they need it.

- **Save time and improve efficiency by automating all aspects of prospect and renewal underwriting.**
- **Improve security by assigning users to roles, enabling each to see and do only what you authorize.**
- **Manage your business more effectively with batch rating for blocks of business and with fully featured monitoring and management reporting.**
- **Maintain formulas, factors, and business rules without programming by using the StepWise Formula Designer application.**
- **Improve operational efficiencies by integrating StepWise with your premium billing and your medical underwriting system.**
- **Pass information from your sales/CRM or broker system directly into Ingenix StepWise to automate data capture for prospective business.**
- **Automatically link final rates into the premium billing system.**
- **Input quote information or even generate quotes using our browser-based interface.**

Requirements

StepWise employs sophisticated printing and monitoring capabilities that give your underwriters and sales staff all the information they need through each step of the rate generation process.

- **Create exhibit templates in Microsoft® Excel and Microsoft® Word and generate either Adobe® PDF or Microsoft® Excel print exhibits.**
- **Track competitors' rate quotes and benefits information to perform win/loss analysis.**
- **Monitor past quotes—Ingenix StepWise saves all information from each quote, including input information, interim calculations, and final rates.**
- **Generate reports using our monitoring reports and tools, or create your own using Microsoft® Access, Cognos®, Crystal Reports®, or any other ODBC-compliant report writer.**

Ingenix | Intelligence for Health Care | www.ingenix.com

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