



**PAYMENTS**

**REMITTANCE ADVICES**

**SECURE MESSAGING**

**Remettra**<sup>SM</sup>

# One Remittance File

Remettra enables payers to easily realize the benefits of a fully automated electronic accounts payable distribution system. **Realize the immediate benefits of less cost, less time, less paper, and less hassle for all participants!**

## ***Streamlined Administrative Processes***

Remettra is an ASP and specialized clearinghouse that functions as a business solutions partner for managed care organizations, ASPs, clearinghouses and financial institutions. Remettra effectively provides a “win-win” solution to the problems inherent in the current healthcare payment and remittance distribution process. **Expand the services you provide to include *electronic payments* and *electronic remittance advices*!**



## ***EFT Payments***

Remettra's electronic payment system, MedRemit<sup>SM</sup>, significantly **reduces fraud**. In fact, the banking industry boasts that direct deposits are *20 times* more secure than checks. Electronic payments have *never been lost*.

## ***Remittance Advices***

Remittance advices may be downloaded or printed using MedRemit<sup>SM</sup> in the HIPAA-compliant 835 format, delimited text format, Adobe Acrobat PDF format, or Excel spreadsheet format.

## ***Secure Messaging Service***

Remettra provides a **secure messaging service**, MedRing<sup>SM</sup>, to support the payment services and to allow payers to broadcast information to their provider networks in a cost-effective manner. MedRing<sup>SM</sup> has the basic functionality of any leading e-mail package and may be used to exchange information between payers and their network providers and between peer providers. By using MedRing<sup>SM</sup> as an intermediary, all authorized users can communicate securely via 128-bit SSL.

## ***Cost Savings***

As you are probably aware, many payers want to compare the cost of implementing electronic payments and electronic remittance advices with the cost of their current print and mail systems. Research has indicated that a payer can save between \$1.25 - \$2.25 for each payment processed when they switch from paper checks to electronic funds transfer (EFT). However, this is generally not a complete assessment of costs. If a payer implements internally or outsources a new electronic payment and remittance advice system in addition to their current legacy payment system, then they incur costs of maintaining and operating two payment systems.

Remettra's complete suite of services allows the payer to avoid the additional cost of managing and operating dual payment systems. Payers can simply submit one payment file and receive a single reconciliation file in return that contains both electronic and paper transactions.

# One Solution

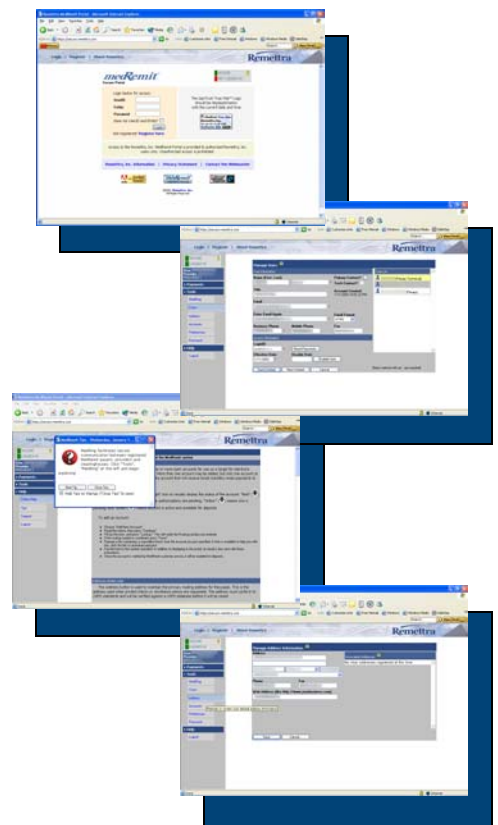
## STANDARD SERVICES

As a business process outsourcing provider, Remettra offers one or more of the following backend processing services:

- ◆ **Provider Registration** – Secures the information necessary to render services according to the provider's preference.
- ◆ **Proactive Bank Account Verification** – Significantly diminishes the potential of fraud.
- ◆ **Electronic Funds Transfers** (direct deposit) Payments
- ◆ Printing and mailing of provider payments for those providers not wanting to receive their payments electronically.
- ◆ **Electronic Remittance Advices** (*Input/Output Translation Available*)
- ◆ Printing and mailing of provider remittance advices for those providers not wanting to receive this data electronically.
- ◆ Proactive e-mail notification of payments facilitating the re-association of dollars and data.
- ◆ Access and use of Remettra's secure web portal, **MedRemit<sup>SM</sup>**, to view payment and remittance advice information.
- ◆ Printing and mailing of member (subscribed individual covered under the applicable health plan) **payments and patient explanation of benefits (EOBs)**.
- ◆ Generation and transmission of a reconciliation data file to the payer/customer containing payment trace/check numbers and payment dates.
- ◆ Providing computer storage for all electronic data files, records, and data resulting from the payment and remittance processing services.
- ◆ Customer Service support for provider registration.
- ◆ Access and use of Remettra's secure messaging network, **MedRing<sup>SM</sup>**.



Remettra<sup>SM</sup>



Powered By  
**medRemit<sup>SM</sup>**  
A Remettra Technology

# Innovative Technology

The Remettra solution is driven by technology. We use ever-expanding advancements to protect the safety, integrity, and privacy of our clients' data while also optimizing the performance and availability of applications and transactions.

Our state-of-the-art data center is populated exclusively with technology from industry leaders such as Compaq, Cisco, and Microsoft. We have demonstrated our commitment to emerging technologies and excellence in customer solutions by maintaining our status as a Microsoft Certified Partner.



Additionally, to maintain HIPAA compliance with our processing systems, we certify our software with Claredi Corporation and also use their compliance testing services with every trading partner.

**Remettra staff are certified professionals with over 20 years' of computer technology experience.**



## ***Remettra Data and Central Processing Center:***

- ◆ Fault-tolerant technology infrastructure to ensure the highest level of reliability and security.
- ◆ State-of-the-art systems and leading-edge technology.
- ◆ Geographically separate hot-site failover location in case of natural disaster or other major failure.
- ◆ Stable, scalable, and reliable environments enabling Remettra to grow to accommodate business needs.
- ◆ Continuous, proactive monitoring of all critical infrastructure components.
- ◆ Hardware configuration and system performance analysis.
- ◆ Capacity monitoring and planning to accommodate continued growth.
- ◆ Technical expertise to support and deploy Electronic Data Interchange (EDI) transaction sets for the successful movement of data.
- ◆ Redundant and load-sharing Internet connections utilizing BGP-4. Each of these connections are through a different Internet backbone provider, allowing Remettra to stay online through a variety of potential internet interruptions.

# Innovative Technology

## **Remettra Software:**

- ◆ High-end, high-availability design.
- ◆ Design accounts for scalability and reliability to facilitate Remettra expansion as demand for services grows.
- ◆ Utilizes the Internet and SSL for a fast, secure, and reliable web connection.
- ◆ Modular design to enable easy upgrade paths as HIPAA technology requirements change.



## ***Expand your Service Offerings with “Skin” Technology:***

Remettra makes available “skin” technology that enables the MedRemit<sup>SM</sup> portal to be “re-branded”. You can apply your company’s “look and feel” (colors, logo, etc.) to the MedRemit<sup>SM</sup> secure web portal that utilizes a web address that identifies your company.

*By using Remettra’s skin technology, you will receive a turn-key solution that provides rapid market entry, YOUR brand recognition and the ability to provide all the services that Remettra offers.*

## ***Work Process Improvement through HIPAA Compliance***

In light of the mandated Health Insurance Portability and Accountability Act (HIPAA), the challenge to payors, ASPs, and healthcare clearinghouses in today's healthcare system is transitioning providers from a costly paper-based practice to a much more efficient and secure electronic environment. Although there are obvious savings in an electronic environment, it is unlikely that all providers will suddenly migrate to accommodating electronic information. As such, payors must incur the additional cost of supporting both paper and electronic systems. Remettra meets this challenge head on by negating these additional costs. We at Remettra offer a unique solution to the challenges that HIPAA presents.