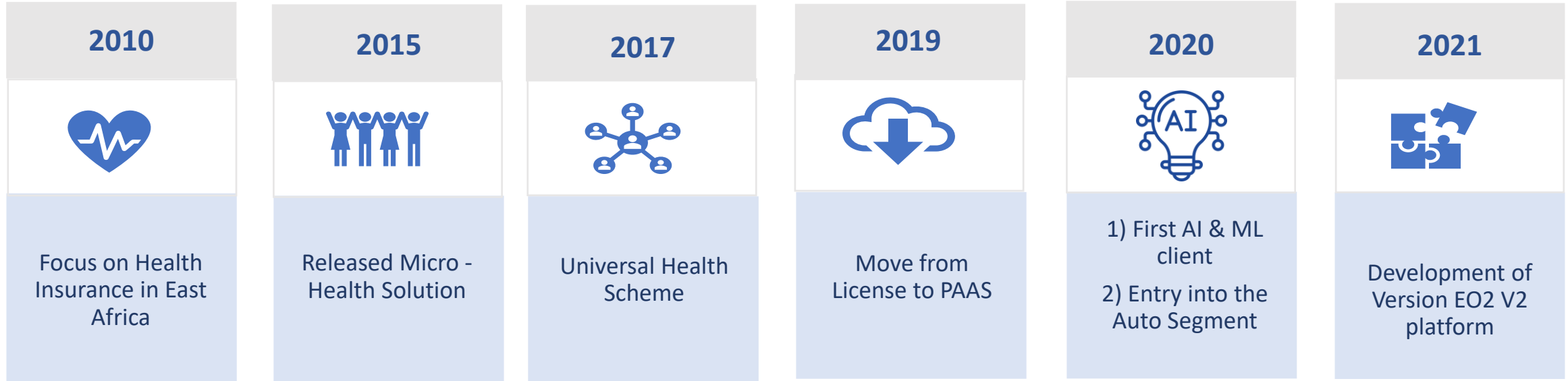




# Making Insurance Easy

Sifting through the Logic

# Track Four Infotec Journey - eOxygen



Representative Clients









- 49% of Private Health Premium in East Africa is written on the eOxygen Platform
- Over 85 million client members/citizens across the world are on the eOxygen Platform

# eOxygen Overview

Insure Tech company based out India with a focus on :



## Health Insurance Enterprise Solution



## Artificial Intelligence / Machine Learning Workflow



## Universal Healthcare Solution

Solves these Challenges of the Insurance Industry with an Integrated Platform for all Stakeholders

### Integration with Stakeholders

Helps in Faster Processing and Efficient Service Delivery

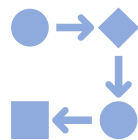


Regulatory Authorities

Insurance Providers



Dynamic Rule Based Enhanced Product Management



Policy Administration through Automated Workflows



Digital Straight Through Processing in Claim Settlement

# Validation By Experts



Black Duck

- Code Quality Audit (CQA)
- Open Source Audit



- Product Evaluation
- Benchmarking



- Functionality & Integration Testing
- System Testing (including regression)
- HIPAA Audit

## QUALITY CERTIFIED



ISO 9001:2015

## ISMS



ISO/IEC 27001:2013

## GDPR / PDI



ISO/IEC 27701

## QUALITY COUNCIL OF INDIA



## HEALTH LEVEL 7 (HL7)



## HEALTH INSURANCE PORTABILITY & ACCOUNTABILITY ACT

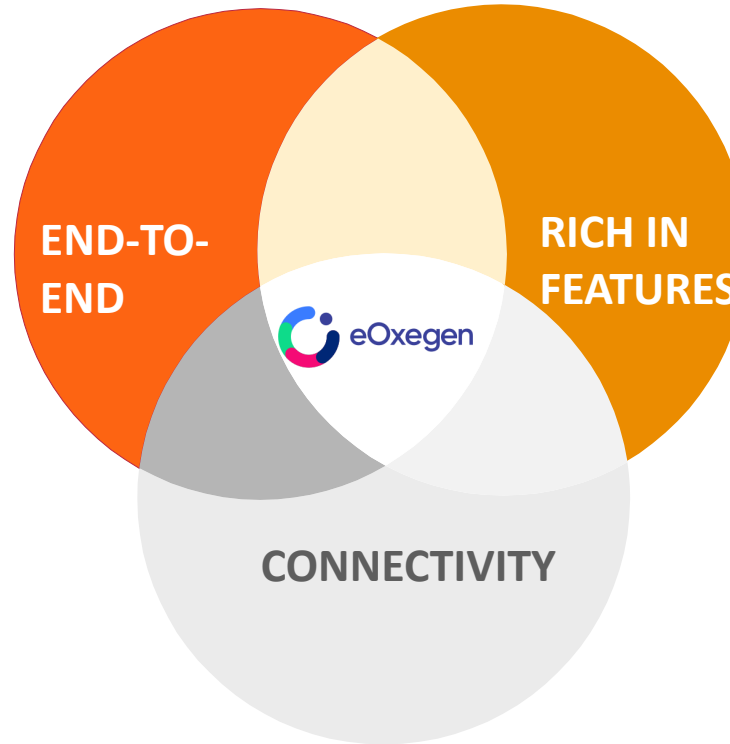


# eOxygen – Health Insurance Enterprise

A specialized core insurance suite for the Health Insurers

## Product snapshot

- ✓ Product Configuration
- ✓ Underwriting & Operations
- ✓ Policy Administration System
- ✓ Claims Management System
- ✓ Premium Receipting & Accounting Modules
- ✓ Reinsurance Module
- ✓ Document Management System



- ✓ Inbuilt workflows including maker & checker
- ✓ STP and NSTP processes using AI/ML
- ✓ Reporting / MIS
- ✓ User Management Modules
- ✓ Front end configurators
- ✓ Customer communications
- ✓ Fraud , Waste & Abuse
- ✓ Health & Wellness

- ✓ API for external & internal integrations
- ✓ Mobile Applications for customer life cycle management
- ✓ Customer portals for retail and corporate
- ✓ GL based integrations for accounting systems

# eOxygen – Health Insurance Enterprise

## A specialized core insurance suite for the Health Insurers

### Depth in functionality

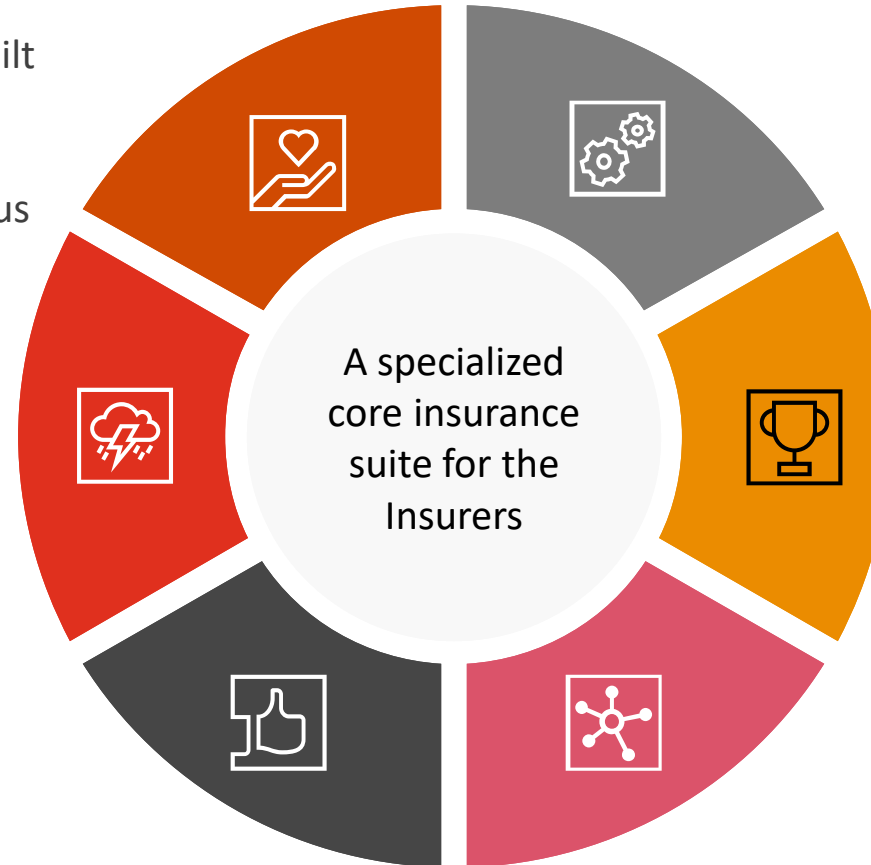
- Supports all facets of core business – built in health-insurance specific workflows, product config, underwriting, claims handling, homogenous and heterogenous group etc.

### Flexible deployment options

- Can be deployed both on-premise and in cloud

### Easy integration with other systems

- Easy API based integration to organisation's internal and external systems



### Automations

- Use of AI/ML to enable 100% claims automation

### Proven track record

- Many successful implementations across geographies.

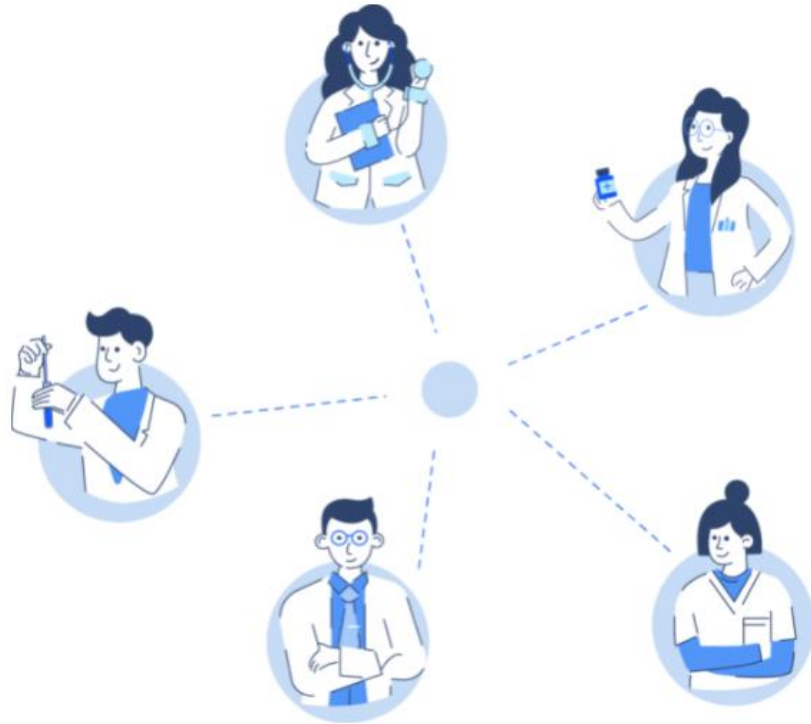
### Modular yet integrated

- eOxygen suite covers the complete operations of health insurance – group and retail, can be made to operate or integrate separately























# eOxygen – Health Insurance Enterprise

Flexible product configuration for both in-patient & out-patient coverages

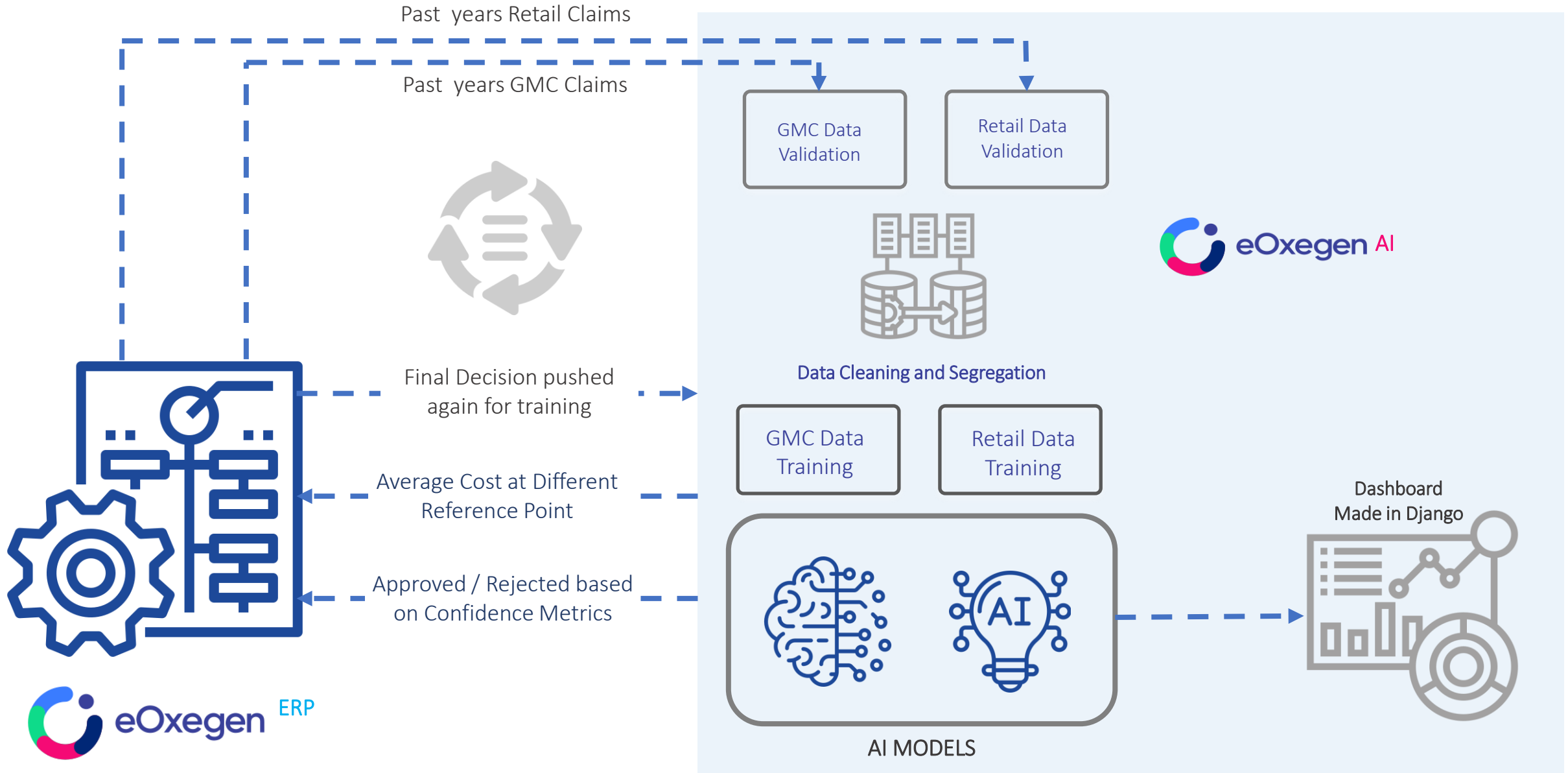
\* Sample Product



	CLAUSE	COVER TYPE	MAX LIMIT	PERCENTAGE OF CLAUSE	CAP REQ?	FUND MANAG.	SBP MANG	PRE AUTH. LIMIT	WAITING PERIOD	EVENT FREQ.	YEAR FREQ.	EVENT LIMIT	HOSP. TYPE	RULE	
<u>IN-PATIENT</u>	-	FAMILY	500,000.00	NA	NO	INS	NO	500,000.00	30	0	0	0.00	0.0		
	>> <u>MATERNITY</u>	FAMILY	50,000.00	NA	NO	INS	NO	50,000.00	635	0	0	0.00	0.0		
	>> >> <u>POST-NATAL</u>	FAMILY	10,000.00	NA	NO	INS	NO	10,000.00	0	0	0	0.00	0.0		
	>> <u>BED LIMIT PER DAY</u>	FAMILY	5,000.00	1.0 % OF IN-PATIENT	NO	INS	NO	5,000.00	0	0	0	0.00	0.0		
MATERNITY															
<u>OUT-PATIENT</u>	CLAUSE	COVER TYPE	MAX LIMIT	PERCENTAGE OF CLAUSE	CAP REQ?	FUND MANAG.	SBP MANG	PRE AUTH. LIMIT	WAITING PERIOD	EVENT FREQ.	YEAR FREQ.	EVENT LIMIT	HOSP. TYPE	RULE	
	-	INDIVIDUAL	30,000.00	NA	NO	INS	NO	30,000.00	10	0	0	0.00	0.0		
<u>OPTICAL</u>	CLAUSE	COVER TYPE	MAX LIMIT	PERCENTAGE OF CLAUSE	CAP REQ?	FUND MANAG.	SBP MANG	PRE AUTH. LIMIT	WAITING PERIOD	EVENT FREQ.	YEAR FREQ.	EVENT LIMIT	HOSP. TYPE	RULE	
	-	EMPLOYEE	5,000.00	NA	NO	INS	NO	5,000.00	30	0	0	0.00	0.0		
<u>DENTAL</u>	CLAUSE	COVER TYPE	MAX LIMIT	PERCENTAGE OF CLAUSE	CAP REQ?	FUND MANAG.	SBP MANG	PRE AUTH. LIMIT	WAITING PERIOD	EVENT FREQ.	YEAR FREQ.	EVENT LIMIT	HOSP. TYPE	RULE	

PLATFORMS	CLIENT INTEGRATIONS
Policy Administration	   
DMS & Workflow	    
CRM	 
Customer Communication	 <span>Email , SMS &amp; Payment Gateways</span>
Reporting / BI Tools	 <span>Power BI</span>  
Financial Systems	  
Cloud	  
IOT	





Old Mutual Limited is a pan-African investment, savings, insurance, and banking group  
Have 12 Million customers and 31,000 employees as at end of 2019 and with over 170 years of heritage across sub-Saharan Africa  
Primary operations are in South Africa and the rest of Africa, and we have niche businesses in Latin America and Asia

## Objective

To enable the business address 4 key issues while creating a platform for business modernization and growth

- Core application technology**  
System architecture and functionality
- Running Cost**  
Escalating cost of the system
- Business Continuity & Controls**  
Backup and access controls
- Vendor Contract**  
Inadequate service level definition & management

## Solution

- >>> Consulting
- >>> Data Migration
- >>> eOxygen Implementation
- >>> After Sales - Support

## Benefits

**Significant cost reduction, saved US\$ 3 million between December 16 to Till date**



AAR Group is a pan-African medical service provider and insurance group

Present in Kenya, Tanzania and Uganda

Over 200k lives covered, Revenues \$6blns, Capital & Premium \$1bln 20 branches, 200 people & 500 agents

## Objective

- »» Implementing a **web-based system** to reduce the infrastructure cost, defined business process and removal of data inconsistency through out the countries running health insurance under the group.
- »» Implementation of **e-claims** state through processing, to reduce the running cost.

## Solution

- »» Consulting
- »» Data Migration
- »» eOxygen Implementation
- »» After Sales - Support

## Benefits

**400%-time reduction on quotation preparation with significant reduction in running cost using e-claims straight through processing**

## Key Benefits derived from eOxygen Products include..



Integration of IoT, Big Data & AI



Enhanced **Automation** and **Personalization**



Dynamic **TAT Control** on cases



**Cloud-based**



**Accurate Risk assessment**



**Real-time** assignment



**Robust** Editing platform



Automated **claim adjudication**



**Validation** of the diagnosis



Reports available on **1 click**



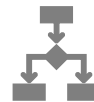
**Fast digital quotation** processing



**Easy Performance Monitoring**



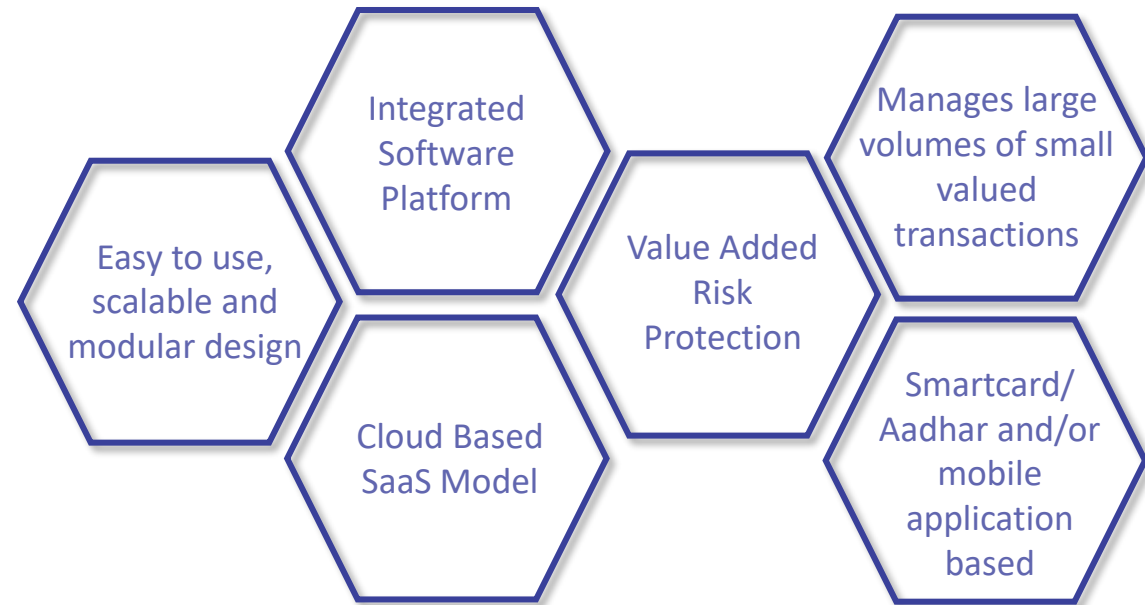
**Sales tracking dashboard**



**Dynamic** workflow rules

# eOxygen Products – Universal Healthcare

Micro Insurance -Aimed at Governments, Micro Insurance programs for administration of health care programs



Thank You

