

JOPARI PRODUCT BROCHURE





Jopari ProPay®

THE VALUE OF ELECTRONIC PAYMENTS

Transforming Healthcare Payment Processing through

Jopani ProPay

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Jopani ProPay

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JOPARI PROPAY®

The Jopari ProPay® program, which processes over \$15 Billion in Healthcare payments annually, at a growth rate of 30% annually, provides Property & Casualty and Commercial & Government Payers a patented and automated electronic payment processing system that delivers greater value for Payers and Payees.

Utilizes a multi-tiered electronic payment platform, including Virtual Card capabilities, multiple EFT payment connections, along with integrated electronic check and print and mail check issuance. Payers can achieve electronic penetration exceeding 60% on Day one while offering Payee choice and flexibility. All Payment records and a full audit trail of all activities are reflected on a web portal, allowing providers unprecedented self-service access to electronic bills, EOBs / EORs, and payment status.

BENEFITS

REDUCED COST OF PROCESSING PAYMENTS.

- The traditional delivery cost of check and remittance processing including EOB / EOR data is \$10 - \$15 or more. Jopari ProPay® reduces the average payment cost to a fraction of that amount.
- Significant revenue sharing available allowing Payers to transform from a full cost center to a revenue generating entity.
- Jopari ProPay® utilizes a secure Trust Model. Payer maintains existing banking relationship and multiple funding models are available.
- High level of electronic penetration on Day 1–60% or Higher.
- Established network with over Two Million payees already registered and receiving electronic payments.
- Four payment modalities (Virtual Card, ACH/EFT, Digital Check and Paper Check) with "Push to Debit" available late 2021.
- All types of payments supported: Medical, Indemnity, Expense, and Other.
- All Treasury Management functions are managed on your behalf (with the exception of escheatment) including 1099 processing.

- Payer and Payee portals are accessible 24/7 for easy access to payment information and remittance details.
- On-shore Client Support Team is available to assist payers and payees from 8AM – 8PM ET.

THE JOPARI PROPAY® TRUST MODEL:

Obligations to payees (providers and members) from adjudicated claims of healthcare benefit plans are deposited into the Jopari ProPay® Trust. The beneficiaries of the trust are these payees. The trust holds these funds on behalf of these payees until they accept payment. This trust is regulated by federal and state laws to ensure the following:

- Asset Safety: Funds are stable, liquid, and cannot be lost
- Control: Only beneficiaries of adjudicated claims approved by health plans receive payments.
- Protection: Assets are protected from bankruptcy claims.
- Security: Trust assets are protected from fraudulent use.

Jopari ProPay[®] Trust processes over \$9 billion in healthcare benefit payments annually, serving more than 50,000 ERISA health plans and fully insured groups.

PAPER BUSINESS COSTS ARE ELIMINATED

There is no longer any need for resource intensive "in-house" check generation: no check stock, no envelopes, no outbound mail handling equipment – Jopari ProPay® takes care of everything for you. Plus, with access to our Portal, payees can check on payment status and make changes to payment methods, thus reducing inquiries and

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change request to your business.

MINIMAL CHANGE IS REQUIRED

Jopari ProPay® has developed and open and well documented platform for easy integration that has been implemented with most major bill review and claims systems. There is no need for you to change banking arrangements and no bank fees to Payers. Often the implementation process only requires you to provide the approved payment request file, along with any EOBremittance information, and Jopari will handle the rest. Return data integrations keep your systems fully updated and in sync.

ACCURACY

- Our solutions are fully compliant with all State and Federal regulations.
- We have the most comprehensive payment solution focused on payee choice and payer flexibility.
- Jopari will provide a custom cost benefit analysis using your historical payment data. Thus, providing the most accurate projections for your organization's profitable future.



THE VALUE OF JOPARI EBILL

Transforming Property & Casualty Claim Processing through Jopari eBill



JOPARI EBILL®

The Jopari eBill® product delivers Property & Casualty payers an all-jurisdictional compliant electronic medical bill and attachment processing capability. This solution includes the management of an extensive nationwide network of directly connected submitters or via Trading Partner relationships, through a hosted transaction gateway. Electronic medical bills and attachments, received directly from providers, clearinghouses or other sources are indexed, validated, normalized, and delivered in your specified format, ready for processing.

Jopari is connected to over 5,000 payers throughout the nation.

BENEFITS

- Jopari eBill® has demonstrated significant cost savings for payers by streamlining the entire medical bill process with end-to-end electronic connectivity.
- Jopari manages all the regulatory aspects of eBill transactions for the payer, assuring compliance with all Federal and State Jurisdiction medical eBill regulations.
- Jopari eBill® allows you to immediately achieve compliance with HHS administrative transaction rules and emerging jurisdictional regulations requiring electronic medical bill receipt and remittance advice delivery by meeting all current eBill regulations.

REDUCED COST OF SUBMITTING CLAIMS

Jopari eBill® reduces office administration mailroom costs, automates indexing processes, and ensures that only clean bills make it into the payer's medical bill review processes – thus reducing or virtually eliminating significant manual and paper intensive processes.

Jopari eBill® is already integrated with some of the leading medical bill review and claims systems and delivers medical bills in the format that your existing applications expect – a critical step in minimizing implementation impact on Jopari clients' IT resources.

CORE CAPABILITIES



Full Set of ASC X12 Transactions

- ☑ 837 / 275 Bill Attachment
- ☑ TA1 999 / 997 / 824
 Acknowledgements
- ☑ 270 / 271 Eligibility, Index Request, and Response
- ☑ 835 Remittance Advice
- ☑ Other mutually agreed formats (as needed)



Clean Claim Submissions

- ☑ Interchange Level Transaction
- ☑ Clean Bill Edits
- ✓ Jurisdictional Edits
- ☑ Attachment Rules
- ✓ Inbound Images of Claims / Attachments (Payer / Configuration Specific
- ☑ Meta Data/Image Indexing



Process Management

- ☑ EDI Trading Partner
 Agreement
 generation,
 execution and
 management
- Provider Recruiting,Service and Support

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JOPARI Jopari Digital Mailroom®

THE VALUE OF DIGITAL MAILROOM **PROCESSING**



JOPARI DIGITAL MAILROOM®

Our integrated mailroom solution for medical claims, records, and other correspondence offers a variety of flexible options to implement an outsourced solution that can significantly improve the efficiency of your operations and allow your staff to focus on other critical activities of your business.

The Jopari Digital Mailroom is a HIPAA compliant solution that can be leveraged together with Jopari's eBill electronic delivery of medical claims & attachments or implemented as a standalone product. Our integrated mailroom solution has a 99.5% field level accuracy, an average TAT of 24 hours, and was developed based on years of best practices and after hundreds of implementations within the healthcare industry. Both claim-related documentation plus non-claim related correspondence may be processed through the digital mailroom.

BENEFITS

IMPLEMENTATION FLEXIBILITY

Given that no implementation is the same, the Jopari Digital Mailroom solution is flexible and can be configured to meet your specific business needs. We can design an optimal system for your organization, from receipt of mail or a Facsimile, to the delivery of scanned collateral and data. Our team of solution engineers are experts at optimizing mailroom processes, and they ask the right questions to guide our customers through the implementation process and into production.

INTEGRATION EXPERTISE

A key success factor to any outsourced mailroom management solution involves the integration of digitized mail and the resulting data into an organizations systems and processes. We have unique skills in supporting the Healthcare industry, and over 85% of our projects are implemented within 90 days.

REPORTING

We recognize that management controls and oversight are crucial to organizations that outsource their mailroom. Jopari not only has many standard reports, but we can also create and implement customized reports. In addition, our reporting is in real-time, and we provide all the necessary tools to allow for transparency into your entire workflow. That will give you the confidence you need to manage your business.

CORE CAPABILITIES



- ☑ Receipt of mail and faxes
- Automated sorting of documents through machine learning
- ☑ Document preparation
- ✓ Scanning of all collateral
- ☑ Document storage



- ☑ Data capture
- ☑ Data conversion
- ✓ Data normalization
- ☑ Reject management
- ☑ Reject letters



- Exception handling practices
- ☑ On-site document descruction
- ☑ Configurable business rules
- ☑ Customized reporting
- ☑ Range of options to return data/images to your systems

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Jopari Attach®

THE VALUE OF ATTACH®



JOPARI ATTACH®

Jopari Attach®, which processes over 1 million medical attachments per month providers Commercial & Government payers and Medical Providers with an electronic solution that facilitates the exchange of key information needed in the review and adjudication of claims. Jopari's electronic attachment technology is flexible, allowing all provider types, from small medical provider offices to large hospital systems, to leverage existing IT technology, resources, and connectivity to be able to automate their attachment workflow process across all lines of healthcare business.

THE BUSINESS PROBLEM

Demand on providers to deliver timely and efficient substantiating documentation to Commercial and Government payers is growing rapidly. Until now, most requests for documentation have been handled by mail or by fax, often after claim transactions have already been delivered to the payer, thus delaying the reimbursement cycles. Changing marketplace and regulatory conditions have brought about numerous health plan innovations. These changes, which include real-time adjudication processes and expedited multi-tiered payment models, both require timely documentation to be supplied to avoid incurring costly delays for both providers and payers.

KEY FEATURES

- Secure, electronic delivery eliminates mailroom costs, such as scanning, indexing, and document storage.
- Expedites claim adjudication cycles
- Establishes a delivery audit trail for both providers and payers
- Reduction in duplicate submissions and requests for information
- Flexible formats X12, XML and other emerging technologies

BENEFITS FOR PAYERS

Jopari's expertise in integrating with claims adjudication, payment, and documentation management systems help to reduce frictional and operational costs. Jopari provides attachment integration with hundreds of payers today, using a wide variety of tools.

Commercial and Government payers rely on many of these same underlying systems and document management tools. Our unique expertise enables effective and efficient delivery of attachment files for payers of all types:

- In the required format
- With the required indexing
- Allowing automated ingestion into their claims review processes

TOOLS FOR PROVIDERS

Jopari has developed a range of innovative tools allowing providers the flexibility to submit documentation regardless of the degree of their office automation.

These tools include:

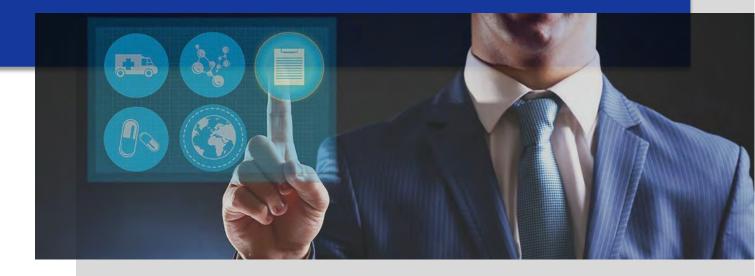
- Portal upload of documents or images
- Secure fax server using bar coded coversheets
- FTP or SFTP feeds on image files
- Web services interfaces with EHR/EMR products

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Jopari Adjuster Portal ®

THE VALUE OF THE JOPARI ADJUSTER PORTAL®



JOPARI ADJUSTER PORTAL®

The Jopari Adjuster Portal® provides broad support with paperless workflows for Property & Casualty and Commercial/Government Payers in the healthcare and insurance industry.

- Full paperless document management and paperless archive storage compatible with both front and back-end Bill Review workflows.
- Integration and support for your existing document infrastructure, including but not limited to:
 - Images of Payment Records (Vcard, eCheck, EFT and Check)
 - Images of electronic Remittance Advice (EOR/EOB)
 - Appeal/Reconsideration Dialogue and Attachments

BENEFITS

The Jopari Adjuster Portal® will benefit claim representatives, bill review adjudicators and other claims staff that plan to or may now be in transition from paper to paperless claims operations.

This web-based portal has been integrated with a growing number of bill review and claims management systems, allowing claims and bill review staff to have one view of their incoming correspondence comprising both paper and electronic transactions.

Paired with a document management solution, this powerful tool facilitates the transition and improves operational metrics.

FEATURES:



Single Workflow Architecture and Document Management

- ☑ Dashboard view with robust search and retrieve capabilities
- ☑ Inbound EDI bill data/image and supporting medical documentation, including paper-converted bills
- ☑ Bill to claim and provider file indexing
- ✓ Payer specific task escalation
- ✓ Approval / reject / re-index capabilities, including routing to bill review
- ☑ Bill validation with jurisdictional and payer specific rules
- ☑ Rendered "Clear View" bill images
- ✓ Jurisdictional payment timeframe indicators



Security and Support

- ☑ Secure user authentication: Individual user access with multi-level password security rules
- ☑ Rights/Roles administration: Establish "view only" to full process rights to administrator roles
- ☑ Create escalation rules and queues
- ☑ Modify workflows
- ☑ Live and online support

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THE VALUE OF THE JOPARI REMITTANCE GATEWAY®



JOPARI REMITTANCE GATEWAY®

Jopari Remittance Gateway® gives Payees in the healthcare and insurance industry a fully compliant method to enroll in ACH payments and better manage their Remittance Advice (EOB/EOR) communication process.

- Full ACS X12 835 remittance transactions
- Easy online ACH enrollment for Payees in compliance with CAQH-CORE Operating Rules
- Secure portal services
- Comprehensive connectivity, support, and delivery of ACH payments and remittance information mean:
 - Streamlined handling of payment status inquiries
 - Decreased friction from extra phone calls/emails
 - Decreased additional bill cycles
 - Reduced appeal/reconsideration processing

BENEFITS

Reduced Costs

Less time resubmitting claims, medical provider and claim staff often spend as much as 25% or more of their workday dealing with payment status inquiries and reconsideration activity. With Jopari Remittance Gateway® web portal, payee and claim staff can find their own answers using search criteria and navigation tools that are self-guided and easy to use. Payees and Claim Adjusters gain more time to focus on their core claim handling activities.

Advanced Provider/Payee Communications

Jopari Remittance Gateway® offers advanced communications with a complete set of services that include:

- The ability to verify bill/payment status
- The ability to correct bill data to avoid payer rejects/denials
- Faster payment reconciliation
- Viewing, downloading, and printing PDF EORs/EOBs.
- Decreased additional bill cycles

CORE CAPABILITIES



Online EFT/ERA Payee Registration

- Payees can take advantage of simple online registration to receive ACH payments and electronic remittance from a growing number of Jopari connected Payers.
- ✓ Payees can enroll with Multiple Bank Accounts
- Auto Enroll options by Payer eliminates the need to manually enroll registered, eligible payees for EFT.



Electronic EOR/EOB Delivery

- ☑ Delivered in PDF format to avoid manual process and cost of printing, handling, and mailing paper copies.
- ☑ Expedites re-association of payment information with EOB/EOR
- ☑ Eliminates lost EORs/ EOBs while expediting account reconciliations
- ☑ Frees up staff time for revenueenhancing functions



Claim Submission Management

- ☑ Online claim correction capability reduces claim denials and resubmissions
- ☑ Custom claim scrubbing & flexible rules ensure clean claim submission
- ☑ Complete audit trail allows for proof of timely filing
- ☑ Various document types accepted



Seven Year EOB/EOR and Payment History

- ☑ Payees are provided access of up to seven years of remittance and payment history
- ✓ Secure remote archive delivers a valueadded resource.
- ☑ Robust search function permits easy access to payment data

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CORE CAPABILITIES



Full Set of ASC X12 Transactions

- ☑ 837 / 275 Bill Attachment
- ✓ 999 / 997 / 824/277Acknowledgements
- ☑ 835 Remittance Advice
- ☑ Other mutually agreed formats (as needed)



Clean Claim Submissions

- ☑ Interchange Level Transaction
- ☑ Clean Bill Edits
- ✓ Jurisdictional Edits
- ☑ Attachment Rules
- ✓ Inbound Images of Claims / Attachments (Payer / Configuration Specific
- ✓ Meta Data/Image Indexing



Process Management

- ☑ EDI Trading Partner Agreement generation, execution and management
- Provider Recruiting,Service and Support

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JOPARI Jopari Digital Mailroom®

THE VALUE OF DIGITAL MAILROOM **PROCESSING**



JOPARI DIGITAL MAILROOM®

Our integrated mailroom solution for medical claims, records, and other correspondence offers a variety of flexible options to implement an outsourced solution that can significantly improve the efficiency of your operations and allow your staff to focus on other critical activities of your business.

The Jopari Digital Mailroom is a HIPAA compliant solution that can be leveraged together with Jopari's eBill electronic delivery of medical claims & attachments or implemented as a standalone product. Our integrated mailroom solution has a 99.5% field level accuracy, an average TAT of 24 hours, and was developed based on years of best practices and after hundreds of implementations within the healthcare industry. Both claim-related documentation plus non-claim related correspondence may be processed through the digital mailroom.

BENEFITS

IMPLEMENTATION FLEXIBILITY

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REPORTING

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CORE CAPABILITIES



- ☑ Receipt of mail and faxes
- Automated sorting of documents through machine learning
- ☑ Document preparation
- ✓ Scanning of all collateral
- ☑ Document storage



- ☑ Data capture
- ☑ Data conversion
- ✓ Data normalization
- ☑ Reject management
- ☑ Reject letters



- Exception handling practices
- ☑ On-site document descruction
- ☑ Configurable business rules
- ☑ Customized reporting
- ☑ Range of options to return data/images to your systems

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THE BUSINESS PROBLEM

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KEY FEATURES

- Secure, electronic delivery eliminates mailroom costs, such as scanning, indexing, and document storage.
- Expedites claim adjudication cycles
- Establishes a delivery audit trail for both providers and payers
- Reduction in duplicate submissions and requests for information
- Flexible formats X12, images and other emerging technologies

BENEFITS FOR PAYERS

Jopari's expertise in integrating with claims adjudication, payment, and documentation management systems help to reduce frictional and operational costs. Jopari provides attachment integration with hundreds of payers today, using a wide variety of tools.

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- With the required indexing
- Allowing automated ingestion into their claims review processes

TOOLS FOR PROVIDERS

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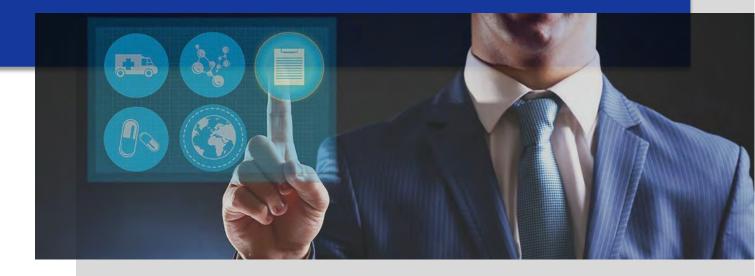
- Portal upload of documents or images
- Secure fax server using bar coded coversheets
- FTP or SFTP feeds on image files
- Web services interfaces with EHR/EMR products

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- Full paperless document management and paperless archive storage compatible with both front and back-end Bill Review workflows.
- Integration and support for your existing document infrastructure, including but not limited to:
 - Images of Payment Records (Vcard, eCheck, EFT and Check)
 - Images of electronic Remittance Advice (EOR/EOB)
 - Appeal/Reconsideration Dialogue and Attachments

BENEFITS

The Jopari Adjuster Portal® will benefit claim representatives, bill review adjudicators and other claims staff that plan to or may now be in transition from paper to paperless claims operations.

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Paired with a document management solution, this powerful tool facilitates the transition and improves operational metrics.

FEATURES:



Single Workflow Architecture and Document Management

- ☑ Dashboard view with robust search and retrieve capabilities
- ☑ Inbound EDI bill data/image and supporting medical documentation, including paper-converted bills
- ☑ Bill to claim and provider file indexing
- ✓ Payer specific task escalation
- ✓ Approval / reject / re-index capabilities, including routing to bill review
- ☑ Bill validation with jurisdictional and payer specific rules
- ☑ Rendered "Clear View" bill images
- ✓ Jurisdictional payment timeframe indicators



Security and Support

- ☑ Secure user authentication: Individual user access with multi-level password security rules
- ☑ Rights/Roles administration: Establish "view only" to full process rights to administrator roles
- ☑ Create escalation rules and queues
- ☑ Modify workflows
- ☑ Live and online support

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THE VALUE OF THE JOPARI REMITTANCE GATEWAY®



JOPARI REMITTANCE GATEWAY®

Jopari Remittance Gateway® gives Payees in the healthcare and insurance industry a fully compliant method to enroll in ACH payments and better manage their Remittance Advice (EOB/EOR) communication process.

- Full ACS X12 835 remittance transactions
- Easy online ACH enrollment for Payees in compliance with CAQH-CORE Operating Rules
- Secure portal services
- Comprehensive connectivity, support, and delivery of ACH payments and remittance information mean:
 - Streamlined handling of payment status inquiries
 - Decreased friction from extra phone calls/emails
 - Decreased additional bill cycles
 - Reduced appeal/reconsideration processing

BENEFITS

Reduced Costs

Less time resubmitting claims, medical provider and claim staff often spend as much as 25% or more of their workday dealing with payment status inquiries and reconsideration activity. With Jopari Remittance Gateway® web portal, payee and claim staff can find their own answers using search criteria and navigation tools that are self-guided and easy to use. Payees and Claim Adjusters gain more time to focus on their core claim handling activities.

Advanced Provider/Payee Communications

Jopari Remittance Gateway® offers advanced communications with a complete set of services that include:

- The ability to verify bill/payment status
- The ability to correct bill data to avoid payer rejects/denials
- Faster payment reconciliation
- Viewing, downloading, and printing PDF EORs/EOBs.
- Decreased additional bill cycles

CORE CAPABILITIES



Online EFT/ERA Payee Registration

- Payees can take advantage of simple online registration to receive ACH payments and electronic remittance from a growing number of Jopari connected Payers.
- ✓ Payees can enroll with Multiple Bank Accounts
- Auto Enroll options by Payer eliminates the need to manually enroll registered, eligible payees for EFT.



Electronic EOR/EOB Delivery

- ☑ Delivered in PDF format to avoid manual process and cost of printing, handling, and mailing paper copies.
- ☑ Expedites re-association of payment information with EOB/EOR
- ☑ Eliminates lost EORs/ EOBs while expediting account reconciliations
- ☑ Frees up staff time for revenueenhancing functions



Claim Submission Management

- ☑ Online claim correction capability reduces claim denials and resubmissions
- ☑ Custom claim scrubbing & flexible rules ensure clean claim submission
- ☑ Complete audit trail allows for proof of timely filing
- ☑ Various document types accepted



Seven Year EOB/EOR and Payment History

- ☑ Payees are provided access of up to seven years of remittance and payment history
- ✓ Secure remote archive delivers a valueadded resource.
- ☑ Robust search function permits easy access to payment data

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