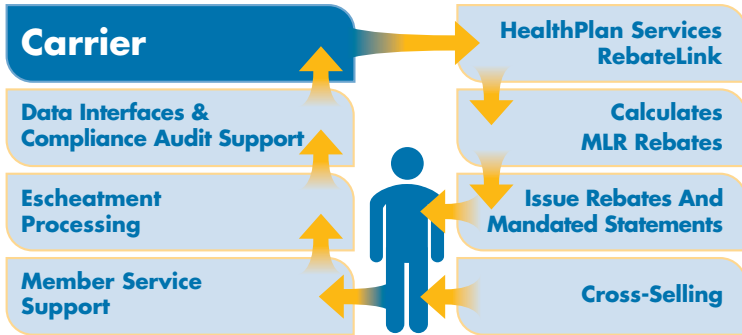


MLR REBATE SOLUTIONS THAT INCREASE SAVINGS AND SALES



To remain compliant with Medical Loss Ratio Requirements defined in 2010 Patient Protection and Affordable Care Act, insurance carriers will have to institute costly administrative processes. In 2012 alone, these processes will be responsible for:

- Processing industry-wide rebates totaling more than \$1.4 billion to approximately 9 million individuals
- Composing reports that must be issued in each state where carriers are licensed
- Remaining up-to-date on regulations that will change quickly due to lawsuits and amendments
- Failure to comply may result in significant civil penalties (\$100/day/covered life)

OUR EXPERTISE OVERCOMES YOUR COMPLEX PROBLEMS

Compliance with minimum MLR regulations requires carriers to provide member rebates – and processing those rebates requires substantial resources. In fact, most carriers will have to spend more than \$160,000 annually to administer just a small portion of their payments. HealthPlan Services' RebateLink offers a range of flexible processing solutions that reduce costs, including:

- Fully-integrated rebate solutions for carriers that use our services
- Stand-alone modules for carriers seeking only rebate processing

- Realtime monitoring and integration of the latest MLR policy requirements
- Multiple entry and exit points including rebate refund and disbursement feeds
- Electronic and paper statement options, as well as multiple disbursement methods, from paper checks, to ACH credits, to premium credit
- Escheatment processing
- Audit support

TURN A REVENUE DRAIN INTO A REVENUE GAIN

HealthPlan Services' RebateLink takes advantage of unique marketing opportunities, while providing the infrastructure needed to efficiently comply with rebate requirements. We do this by:

- Gathering and reporting on member data collected via the rebate process

- Capitalizing on member contacts to cross-sell new products
- Using member rebate data to engage tailored retention strategies
- Providing member support services

CONNECT TO SUCCESS WITH LINKSSM

We designed RebateLink to integrate with the rest of our LinksSM Suite Of Services. By taking advantage of HealthPlan Services'

operational efficiencies, you can more successfully acquire, service, and retain your members.

For more information on HealthPlan Services' RebateLink, contact a HealthPlan Services LinksSM representative at 877.300.9488 or Links@healthplan.com.

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