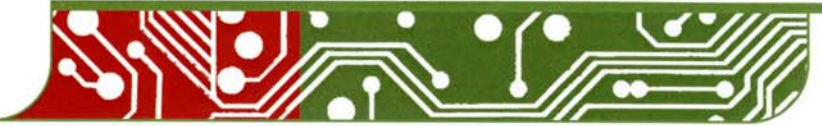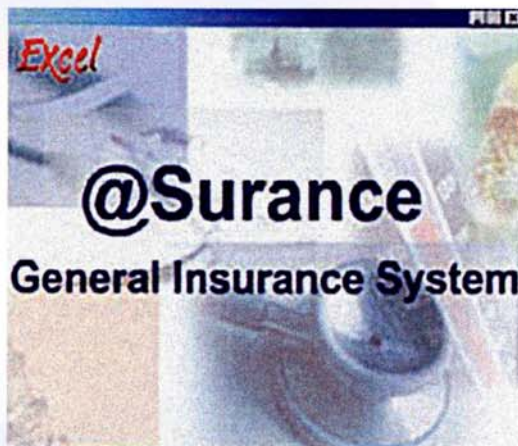# @Surance

General Insurance System-Medical

@Surance-Medical is a highly flexible and user-friendly system to support the product features and processing functions of both group and individual medical insurance. Different from other insurance types, medical insurance is demanding on administrative work and with the use of @Surance, these administrative tasks can be simplified significantly.

@Surance

General Insurance System

The Medical Insurance Module of @Surance is a comprehensive solution catering for the present medical insurance requirements. It covers the entire business cycle including quotation, policy administration and claims. It renders flexibility for changes to suit the needs of today's ever changing environment. State-of-the-art multi-tier technology is adopted to maximize performance and scalability. A thin client web / email based approach is used for functions that can be accessed by the general public (e.g. claims status enquiry, panel doctor list etc). @Surance is portable across a wide range of hardware and operating system platforms.

Highlights

- Unlimited plan set up
- Quotation version control
- Benefit schedule transfer between quotation and policy
- Policy administration capability for reinsurance
- Internet access for selected functions:
  - Panel Group Information Enquiry
  - Remain Limit Enquiry
  - Claims Enquiry
- Data upload to replace selected data entry functions
- Accounting interface

Quotation

This module aims to simplify the quotation preparation process. Multiple versions can be created and kept for a single quotation. Premium rate calculation is automatic and is based on user-definable rate tables and census information. Furthermore, there is no limitation on the number of benefit plans that can be defined within a quotation. Experience refund can be defined such that at an additional premium, a customer can get a refund at the end of the policy period, if the total amount of claims for the customer does not exceed a specified limit. The following benefits are currently covered by the system and new benefits can be added as required:

- Hospitalization and Surgical Benefits
- Out-patient Benefits
- Supplementary Major Medical Benefits
- Extend Medical Benefits
- Maternity Benefits
- Hospital Cash Benefits
- Emergency Evacuation Benefits
- Dental Benefits

Num	Description	1 (Cal)	1 (Dis)	2 (Cal)	2 (Dis)	3 (Cal)	3 (Dis)	4 (Cal)	4 (Dis)
1	Daily Room and Board								
	Amount Limit Per Day	100.00	100.00	300.00	300.00	300.00	300.00	400.00	400.00
	Max. Day Per Disability	40.00	40.00	45.00	45.00	50.00	50.00	55.00	55.00
	Rate		0.51		0.51		0.51		0.52
	Premium		50.68		153.00		153.90		206.60
2	In-Hospital Doctor Visits								
	Amount Limit Per Day	200.00	200.00	300.00	300.00	400.00	400.00	500.00	500.00
	Max. Day Per Disability	40.00	40.00	45.00	45.00	50.00	50.00	55.00	55.00
	Rate		1.12		1.12		1.12		1.12
	Premium		224.60		306.90		449.20		561.50
3	Hospital Special Service								
	Amount Limit Per Disability	2000.00	2000.00	4000.00	4000.00	6000.00	6000.00	8000.00	8000.00
	Rate		71.00		103.00		135.00		167.00
	Premium		71.00		103.00		135.00		167.00
4	Surgical Fee								

Group Medical Quotation Worksheet

Policy Administration

This module facilitates policy administration after a quotation has been accepted by a customer. The benefit details of any version of the quotation can be transferred to an actual policy. @Surance also supports reinsurance. Premium adjustment is often required due to employee movements or promotion, plan upgrades, or erroneous input. Adjustment calculation will be performed by the system automatically and benefits such as year limit and visit limit will be pro-rata accordingly. AIC (Adjustment in Coverage) will be generated subsequently while adjustment bills covering all the outstanding AIC will be printed on a regular basis. This module also provides the following functions:

- Transfer of benefit schedule from quotation to policy
- Multiple brokers / agents per policy
- Premium and benefit adjustment
- Provisional premium
- Premium override
- Member information export / import - for HR department or brokers
- Medical card information export - for printers to print the medical cards
- Panel group set up - for employees to see the panel doctor list on the Internet

Policy Renewal

Prior to policy expiration, a renewal invitation reminder will be automatically generated to alert the user to prepare a renewal quotation. Relevant information can be copied from the existing policy to speed up quotation preparation. Similarly, upon renewal by the policyholder, the agreed benefit plans from the quotation can be copied to the policy.

Policy Set Up Screen

Claims Processing

The bulk of the administrative work for medical insurance lies in claims processing. Claims will be validated before computing the payable amount. @Surance can identify shortfall and will handle such situation according to defined instructions. Various claims settlement methods are available. Autopay file can be generated upon user trigger.

Upload function is also provided for employers to submit their claims electronically in batches. Employees can enquire their claims status and claims history through the Internet.
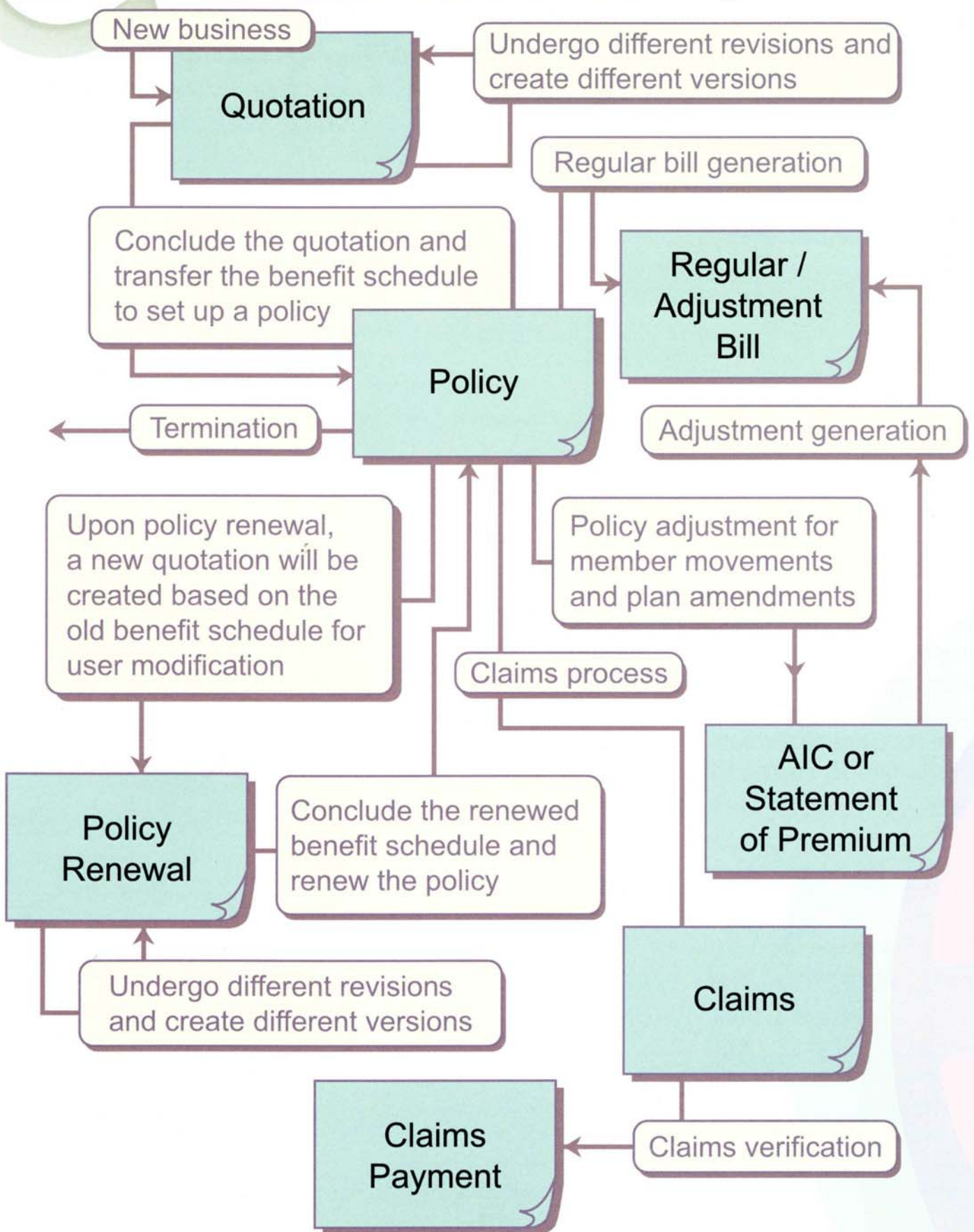

Claims Process Screen

Technology Highlights

- ◆ An object-oriented approach is adopted for the core business logic. New benefit type can easily be extended through inheritance.
- ◆ Internet access is provided for Panel Group Information Enquiry, Remain Limit Enquiry, Claims Enquiry and Online Individual Quotation.
- ◆ 3-tier architecture is adopted for scalability and portability.
- ◆ The server is platform independent. It can run on popular relational databases and operating systems.

Configuration for client workstations

Minimum Configuration	Recommended Configuration
MS Windows 95	MS Windows NT 4.0 or above
64M RAM	128M RAM or above
Pentium II 350MHz	Pentium III 500MHz

The Medical Insurance Life-cycle covered by @Surance-Medical

New business

Quotation

Undergo different revisions and create different versions

Regular bill generation

Conclude the quotation and transfer the benefit schedule to set up a policy

Policy

Regular / Adjustment Bill

Termination

Adjustment generation

Upon policy renewal, a new quotation will be created based on the old benefit schedule for user modification

Policy adjustment for member movements and plan amendments

Claims process

AIC or Statement of Premium

Policy Renewal

Conclude the renewed benefit schedule and renew the policy

Undergo different revisions and create different versions

Claims

Claims Payment

Claims verification

Note:
◆ Box in green represents document or record
◆ Box in light yellow represents process or procedure that produces the document