

Mitchell DecisionPoint® AutoPay™

ACCELERATE AND SIMPLIFY YOUR MEDICAL BILL AND CLAIM RELATED PAYMENTS.

Property and casualty insurance carriers are continually looking for ways to increase efficiency and customer satisfaction. Claim payment execution is one area of the business facing multiple challenges that encompass:

- Multiple and non-integrated systems used to create payments (claims processing) and forms (bill review)
- Labor intensive, paper based processes
- Separate payment and form receipt generates customer service questions
- Slow and cumbersome check payment creation and delivery

DECISIONPOINT AUTOPAY

AutoPay enables you to incorporate electronic funds transfers (EFT) for your providers and payees. AutoPay's leading-edge technology combines broad EFT capabilities with remittance information delivery through multiple electronic formats, such as web-based and electronic data interchange (EDI). AutoPay also provides integration capabilities with carrier's financial systems, so that the payment process becomes even more seamless. Benefits enable you to:

- Accelerate claim handler efficiency and productivity
- Improve payment cycle time, accuracy and consistency
- Decrease payment status inquiries via telephone
- Increase customer satisfaction
- Encourage providers to submit bills electronically

Deployed as a seamless extension of DecisionPoint, AutoPay becomes your single-source to issue automated payment, whether you're issuing to an insured, claimant or other third-party.

EASY AND CONVENIENT FOR YOU AND YOUR CUSTOMERS

DecisionPoint AutoPay also offers a unique, customized website, the AutoPay Portal, a secure site that integrates payment and data workflow of all parties financially involved in the disbursement of the claim payment. The AutoPay Portal provides:

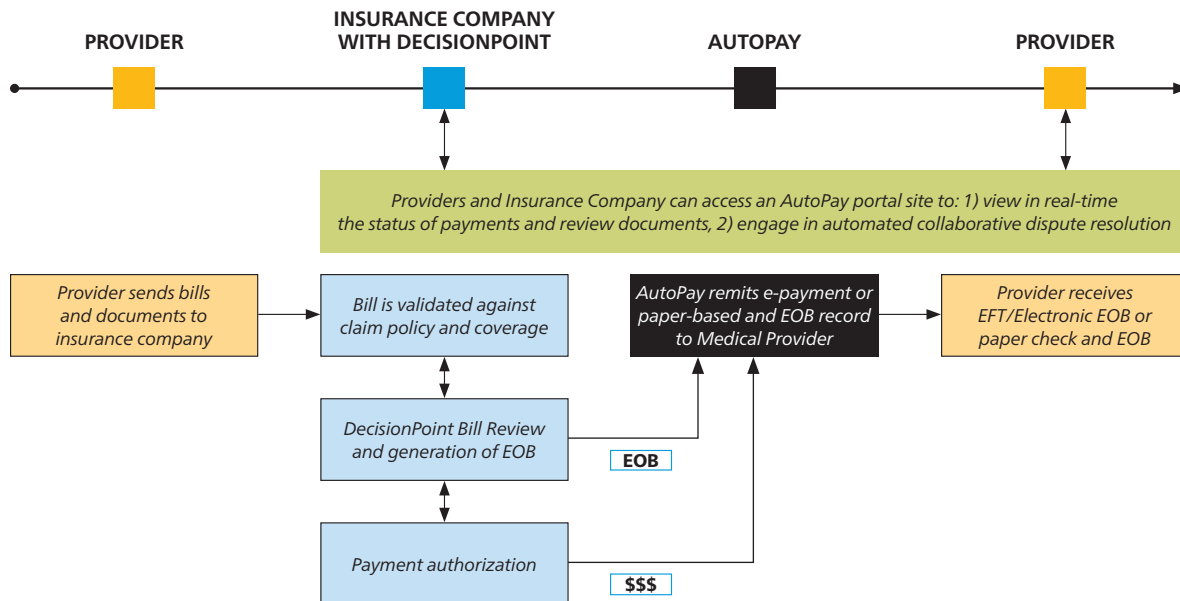
- Total visibility to both EFT and paper-based payments
- Advanced payment tracking mechanism
- Payor and payee access 24/7/365
- Electronic re-review and reconsideration

Comprehensive support accelerates your payee network expansion. The more payees who are EFT enrolled, the greater the benefit to you, your policyholders and your business partners. Mitchell has a proven, comprehensive approach to enrolling your payees. This process begins with easy payee registration and continues with recruitment that includes opt-in messages with paper checks to a full service payee management network.

Payees need to register only once to connect with and receive direct deposit payments from all payers using the service. The service also extends comprehensive customer support for payee initial enrollment, banking transitions, changes in payment medium or change requests as to remittance formats.



The AutoPay Process with DecisionPoint



Key Features of AutoPay

Generation and Disbursement of Payments	AutoPay processes payments by EFT through the Federal Reserve's Automated Clearing House (ACH) and by print and mail. If you currently do not have EFT capabilities, AutoPay can still disperse the traditional, paper-based payments for a fraction of your existing costs.
Electronic Remittance Advice (ERA)	AutoPay keeps electronic records of payment details and adjudication information associated with an EFT enabling the ability to search and retrieve up to seven years of payment history.
Automated Payment Status Inquiry and Dispute Resolution	The AutoPay Portal delivers robust search, retrieve, and communication capabilities including real-time status for bills and payments. The Portal additionally provides for two-way automated dialogue and built-in payer-specific dispute reasons to highlight any potential payment disputes—eliminating costly phone time for your staff.
Payment Aggregation	Reduce transaction volume and lower total cost with Payment Aggregation for both electronic and print and mail processing. AutoPay aggregates payments (for the same payees) to the greatest extent possible within the individual payer's business rules.
Fully Compliant with eBilling Mandates	AutoPay provides full compliance via automated input and output transactions as required by state mandated electronics transmission requirements.



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