

Mitchell SmartAdvisor™ SmartPay™

AUTOMATING YOUR PAYMENT PROCESSING WORKFLOW PROCESS.

Mitchell **SmartAdvisor**™ **SmartPay**™ is the cost-saving alternative to expensive, paper-based workers' compensation medical payments. As an extension of SmartAdvisor, SmartPay expands the benefits of your automated medical bill payment process by incorporating Electronic Funds Transfer (EFT)/Electronic Remittance Advice (ERA) services for payees and providers, in addition to automating your check writing and Explanation of Review (EOR).

LEVERAGING TECHNOLOGY TO DRIVE SAVINGS.

Healthcare providers can receive payments from SmartPay via EFT, significantly reducing open Accounts Receivable (A/R) times. Remittance information is delivered electronically, avoiding costly manual data entry while enabling auto-posting to the payee's A/R system. SmartPay's easy migration from paper-based payments to EFT is the first step in significantly reducing your operating expenses.

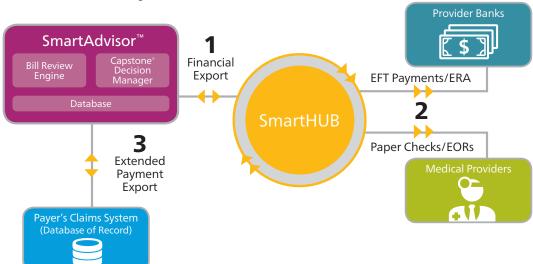
Until now, processing payments within a paper-based system has been expensive—both labor-intensive manual handling and risks of theft and fraud. Difficulties in tracking and reconciling paper checks also put a strain on customer service teams which can severely affect

customer satisfaction. SmartPay can immediately create an entirely new electronic payment environment within your organization that can:

- Automate your workflow to streamline operations and maximize resources;
- Optimize the automation of payments, payment status, and dispute resolution;
- Improve fraud protection; and
- Provide greater customer satisfaction.

Think of SmartPay as a module that plugs into your SmartAdvisor™ and claims administration workflow. From that moment forward, SmartPay becomes your single-source platform for all medical payments and payment mediums: EFT and print & mail.

The SmartPay Process Workflow



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At-a-Glance: Inside SmartAdvisor[™] SmartPay[™]

Leading-Edge Features	Empowering Benefits
Single Source Solution	A single integrated system supports both paper and electronic payments and the delivery of related remittance information to medical providers.
Payee EFT Enrollment	The more payees who are enrolled through EFT, the more you benefit. Mitchell recruits providers on your behalf using our extensive and successful approach to enrolling your payees. We begin with a provider EFT penetration analysis to determine payees already receiving EFT, and expand using "opt-in" paper remittance EFT/ERA solicitation. SmartPay offers immediate access to our growing network of EFT enabled providers.
Electronic Remittance Advice	SmartPay keeps electronic records of payment details and adjudication information associated with EFT payments and provides electronic notification to providers when a payment is made. Our easy-to-use Provider Portal delivers the EOR electronically, allowing for the elimination of paper checks and remittance advice.
Supports State EFT Mandates	SmartPay aligns with emerging state EFT mandates, allowing payers to meet regulatory requirements and make electronic payments in all states to any participating provider.
Adjustor and Provider Portal	With SmartPay's powerful online Portal, both payers and medical providers have an easy way to search, retrieve, and print EOR and payment information—available 24/7. Complete status of bills and payments are viewable in real time.
Operational Efficiency	SmartPay will free up your staff, allowing them to invest more of their valuable time in handling other more pressing claims issues, which boosts efficiency and productivity.

Contact us for more information on SmartAdvisor SmartPay:

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