

HEALTHCARE INSURANCE SERVICES OVERVIEW



TREASURY SERVICES HEALTHCARE IRX SOLUTIONS®

In today's healthcare environment, your efforts to increase revenue are more than likely impacted by ever-increasing operational, financial and regulatory directives that may increase the costs of delivering quality services. And while you are probably investing considerable time and effort to address these hurdles, your operating costs may still be increasing.

BNY Mellon's Healthcare iRx Solutions insurance experts have helped hundreds of companies in their efforts to address the diverse and evolving forces that shape the healthcare and insurance industries. Our goal: help you in your efforts to reduce costs, improve operating margins, accelerate cash flow and gain access to data for quick decision making.

We know treasury services related to the healthcare insurance industry. Let us help you build a solution using these innovative solutions.

You Can Efficiently Collect Premiums and Other Payments

If Your Goal is to:

Talk to our Experts about:

Accelerate premium collections across your organization to reduce exceptions and improve payment posting while updating your AR system in real time	Our Electronic Bill Presentation and Payment services are designed to enable your clients to view and securely pay premiums electronically via the Internet, mobile devices or phone using ACH, credit or debit cards. An added benefit is the ability to collect and transmit the binder payments identifying the subscriber upon enrollment on the exchange websites to expedite the first payment process.
Centralize and speed collection of payments and real time business information, while reviewing and making same-day decisions about potential exception items	Our Lockbox Service for Premium Payments that offers centralized payment collection, and includes data capture functions, a long-term image repository and a unique and interactive Web exception tool – all available through four nationwide sites.
Save time, money and paper resources that are central to your policyholder printing, billing and collection activities	Our Premium Payments Collection Hub is designed to reduce the cost and complexity of managing multiple vendor relationships by integrating your entire premium billing and payment cycle into a single workflow, from print and mail services through collections and reconciliation.



BNY MELLON

Build Security and Timeliness into Your Disbursement Process

If Your Goal is to:

Talk to our Experts about:

Explore methods to drive Providers to adopt electronic payments and remittances for claims payments	Our Medical Claims Remittance and Payment service that integrates your electronic payments and remittances from a consolidated tool. With over one million enrolled providers accepting electronic transactions today from the service, you can start electronically paying a large percentage of your current providers.
Simplify your annual Medical Loss rebate efforts	Our Rebate Check service , a value-based, turnkey solution which includes printing, payment delivery and tracking, return mail handling, comprehensive reporting, escheatment* and customer services tools – and which can be expanded to include policyholder refunds that are required in the normal course of business.
Initiate global payments worldwide	Our Global Payments service addresses our clients' needs for single- and multiple-currency payments, domestic and cross-border, including treasury, commercial high- and low-value, one-time and repetitive payments.
Reduce the costs associated with in-house check printing	Check Issuance , which is designed to enable users to outsource the check/document printing and mailing functions while incorporating fraud deterrents.
Transition from paper check to electronic payment and remittance delivery	BNY Mellon with Paymode-X® can assist you in your efforts to expedite vendor and accounts payable payments, decrease paper usage, reduce labor-intensive processes and deliver critical transactional information while creating a valuable source of cash via dividends.

You Can Maximize Liquidity and Investment Opportunities

If Your Goal is to:

Talk to our Experts about:

Identify investment opportunities to maximize liquidity and yield, while accessing service and reporting capabilities that support transparency	Liquidity DIRECT®** , our convenient online investment portal that offers access to a wide range of money market funds, direct investment in money market securities and capabilities to safe keep margin balances.
Build and manage an investment strategy that matches your unique business requirements	Asset Management , which offers access to multiple autonomous world class investment boutiques, representing a broad spectrum of distinctive asset management styles.
Streamline operations and create efficiencies within your asset servicing processes	Asset Servicing global custody and related solutions for highly sophisticated asset pools. The services' menu of capabilities provides both payers and providers with customized applications for all level of users.

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