

Medexa

Moving in the world to achieve better health care

Jordan Syria Libya Egypt & Oman

[Smart Card] 2009

Smart Cards Technology are tools that, if used properly, can provide a high level of security, moreover, the adoption of Smart Card technology as fraud levels rise and take advantage of the business consumers especially in the healthcare sector.

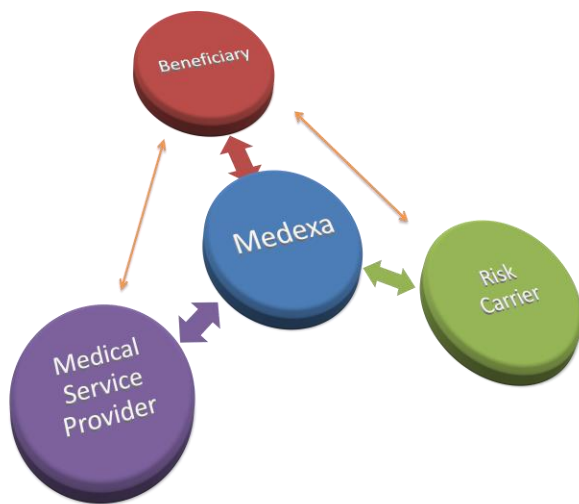


Medexa @Glance

Medexa is a privately-owned, Third Party Administrator (TPA) located in Amman, Jordan. Founded in 1999, **Medexa** has grown tremendously over the last 10 years, both in its customer base as well as in its knowledge and skills on current trends and emerging healthcare and insurance sectors.

Medexa prides itself on its dynamic environment – never content with the status quo, **Medexa** constantly strives to challenge conventional knowledge in healthcare and insurance sectors to bring the best solutions any for a given client.

Medexa business approach is based on partnering with our clients and understanding their exact needs to encourage success through mutual benefit and over the past 10 years our business has grown; however, our commitment to customer satisfaction has not been deterred. In fact, the changes the company initiated were for the sole purpose to fit the ever changing needs of our customers.



- Established 1999.
- Neutral Third Party Administrator (TPA).
- Capital exceeds **3,000,000** U.S. dollar.
- Passionate for Technology.
- **1st** regional smart card implementer.
- Serves **150,000** satisfied subscribers.
- Serves 5 countries in Middle East & Africa regions.
- Enjoys 87th skilled & specialized staff members.
- Availability & support **365 x 7 x 24**.
- Serves more than **20** satisfied Client.

Medexa working to provide health insurance expenses management services, for insurance and self-funded companies, using the most advanced and sophisticated technologies, to provide distinguished and quality healthcare and billing service, that helps in the reduction of misuse and/or fraud malpractice which ensures the reduction and reduce the high-costs resulting, without decreasing the rights of any parties.



Medexa's Technologies

Medexa as technology passionate, always implements the latest technologies. **Medexa** provides its clients and health insurance parties with premier sophisticated and integrated online services, combining electronic transactional techniques with a comprehensive infrastructure that is specifically designed to facilitate our customers' needs in an efficient and timely manner which allows instant:

- Electronic claim data and information transfer.
- Claim data checking, validation, and auditing.
- Data and information updates.
- Financial payments and settlements.
- Risk control and management.
- Secure online authentication.
- Statistical and aggregate MIS reports for health insurance parties, through **Medexa's** URL [www.medexa.net].

Medexa is the first and leader regional TPA Company uses the smart card technology in the healthcare insurance sector, positioning **Medexa** regional TPA leader in the sector due to the facts that smart card allows to instantly:

- Check and authenticate the patient eligibility information.
- Retrieves patient medical history when required.
- Assures no financial debits are logged on patient
- Validate and audit claim information such as medical procedures (HCPCS), ICD... etc.
- Improve the quality of medical care
- Reduces costs and administrative issues.
- Optimize claim management processes

One of important **Medexa's** goals and mission is to achieve and demonstrate the paperless concept in the healthcare insurance management which requires advanced online technologies such as the Smart Card techniques.



Smart Card in Brief

Medexa realized that smart cards technology can provide clean data for eligibility verification and claims processing. They not only can prevent administrative errors and streamline the payment process; they also can prevent medical errors that arise when one practitioner doesn't know what another has been doing. In addition, test results conducted by one practitioner can be available to all practitioners. Before prescribing a drug, a physician can review a patient's recent diagnoses, allergies, and prescription history and be aware of any over-the-counter drugs that could conflict with the proposed course of treatment. In the long run, the data carried by smart card not only can prevent illness and save lives; they also can save the healthcare industry billions of dollars.

Smart card is among the few technologies that enhance both control and privacy, with ability to disaggregate data and encrypt information to protect an individual's rights and privacy. Smart card technology provides:

- **"Before the Fact"** eligibility and audit check
- **"On-the-Spot"** Electronic Claim Management
- **"Wherever-Whenever"** online Medical history and profile

Once again, **Medexa is the first and leader regional TPA uses the smart card technology** in the healthcare insurance sector, positioning **Medexa** as the regional TPA market leader. We believe that smart card technology is **the Smart approach for health insurance management.**



Smart Card Components

The smart card components required consists of three (3) main modules which these are:

- **Plastic Smart card**



- **Smart Card printer**



- **Smart Card Reader**



Smart Card Advantages

Since first smart card implementation, Medexa and insurance parties gained positive advantages that uniquely distinguished us from others.

The added-value benefits and advantages for risk-carriers **resulted in cutting claims costs** are:

- Implementation of policy conditions ("Before The Fact")
 - Eligibility
 - Limits
 - Exclusions
 - Pre-existing disease
 - Waiting period
 - Co-payment
 - No. of visit
 - Effective and expiry date
 - Online renewal or deletion
- Fully automated, no human interference
- Reduced administrative running costs
- Accurate claim management
- Medical audit
 - Prevent prescribing same or similar drugs
 - Controls medicine or procedure related to age
 - Controls medicine or procedure related to sex
 - Controls drug consumption
 - Controls medicine or procedure according to doctor specialty
- Minimizing abuse and malpractice
- Instant reports and statistics



Smart Card Advantages

The added-value benefits and advantages for insured members (subscribers) **resulted in better and easier life** are:

- Portable medical history and profile “wherever-whenever”
- Fast medical services
- Preventing medicine duplication
- Online card information updating

The added-value benefits and advantages for medical/service providers **resulted in satisfaction and no more complain** are:

- All doctor’s rights are clear
- Handles different policies or different instructions
- Patient medical history and profile always accessible
- Every processed claims is approved and no more rejection due to contract coverage
- Fast payment



Promise & Contacts

Medexa makes one simple promise, to provide our clients with unparalleled and unequalled services in professional, timely and friendly environments.

Medexa's teams and partners are dedicated to making **Medexa** and its services' your first and most preferred TPA Company worldwide as we also provides our customers tailored services with a commitment and passion.

Thank you for choosing **Medexa** TPA, you can count on



الشركة العربية لإدارة النفقات الصحية
Health Insurance Management

Headquarter

Wadi Saqrah, Qaraman Building (7)

Amman, Jordan

Telephone: +962 6 552 9833

Fax: +962 6 552 9835

Email: tpa@medexa.net

URL: www.medexa.net

