



INFOSYS HELIX: AN AI FIRST HEALTHCARE CORE ADMINISTRATION PLATFORM

Executive Summary

The healthcare industry faces significant challenges, including escalating costs, operational bottlenecks, and the need for personalized care. Infosys Helix offers an AI-first platform, with composable capabilities like Provider Lifecycle Management, Plan Sponsor, Member, Whole Person Care, and Plan Services, designed to revolutionize healthcare operations through innovation. This whitepaper explores how these platforms harness advanced AI and ML technologies to streamline administrative tasks, enhance data management, and improve patient and provider experiences. Key modules, such as onboarding, credentialing, contracting, health data management, and plan sponsor engagement, leverage AI to automate processes, reduce costs, and provide real-time insights. By integrating advanced data analytics and predictive modeling, Infosys Helix enables healthcare organizations to transition from fragmented systems to a unified, efficient, and patient-centric ecosystem.

Navigating Healthcare: From Impediments to Innovation

Core administrative processes in the healthcare industry face several challenges, with escalating costs being a leading concern. In 2021 alone, global spending on health reached a staggering **\$9.8 trillion**, accounting for **10.3%** of global GDP.¹ This has been further compounded by including fragmented data, manual processes, and legacy systems, which hinder progress and add unnecessary costs. For instance, onboarding a new provider can take anywhere from 60 to 120 days, and appeal overturn rates are as high as **37%**, with an average cost of **\$65** per appeal.

The shift towards value-based care, while promising in terms of improving patient outcomes, presents additional complexities for payers. Empowered and informed, patients are demanding greater transparency, convenience, and personalization in their healthcare interactions. Payers must adapt to this new landscape by offering innovative solutions that meet these evolving needs and enable them to navigate the complex terrain of rising costs, evolving regulatory needs, and dynamic patient expectations. Here, an AI-first approach offers a pathway to streamline operations, improve performance, and deliver high-quality care.

The potential impact of AI in healthcare is substantial. Estimates suggest that wider adoption of AI could lead to savings of 5 to 10 percent in US healthcare spending alone, translating to roughly **\$200 billion to \$360 billion** annually.² The future of healthcare lies in harnessing the power of data and AI to create a more sustainable, streamlined, and patient-oriented system.



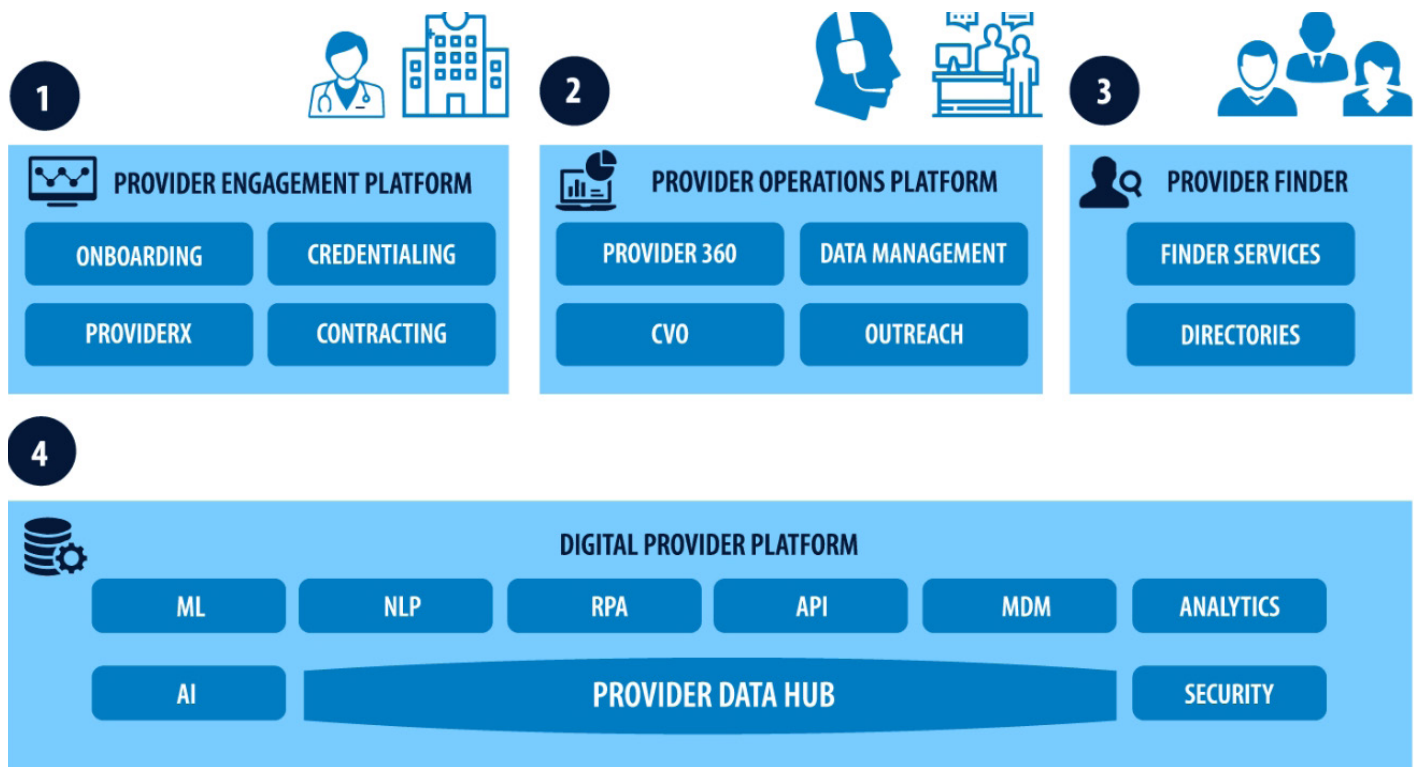
Infosys Helix: An AI-first Platform

Infosys Helix is a cutting-edge platform designed to transform the way healthcare payers manage their core admin function. Leveraging advanced AI and ML technologies, Infosys Helix is strategically designed as a comprehensive solution, addressing critical pain points across the healthcare payer ecosystem. This extends from provider management and plan sponsor engagement to member enrollment and plan services.

Built on robust AI algorithms and running on scalable cloud infrastructure, Infosys Helix offers transformative potential by reducing operational costs, improving efficiency, and elevating patient and provider satisfaction. The AI-first approach enables advanced data analytics, predictive modeling, and machine learning capabilities, which empower healthcare organizations to make data-driven decisions and provide personalized care.

It comprises of multiple composable capabilities under Provider, Plan Sponsor, Plan Services, Member, and Whole Person Care.. This platform-driven approach offers a distinct advantage in the healthcare landscape, fostering a unified ecosystem for interoperability and collaboration. This not only streamlines operations, but also enables a patient-centric approach, with personalized care plans and transparent communication at the forefront.

Provider



The Infosys Helix Provider is designed to alleviate the burden on physicians, who typically spend 8.7 hours per week on administrative tasks. This comprehensive solution addresses complete provider life cycle management from provider recruitment, online applications, credentialing, contracting, provider data management, and provider finder services.

By streamlining processes, the platform enhances administrative processes and the overall care experience for members. It simplifies the bureaucratic documentation physicians navigate, offering an end-to-end provider network management solution.



Onboarding Module

With 40% of providers enrolled in between 10 and 19 commercial health insurance network plans, longer onboarding processes can negatively impact care delivery. The onboarding module streamlines the documentation process for physicians. By leveraging digital contracting and automated credentialing, this module facilitates provider onboarding within two weeks, enhancing provider engagement and ensuring a seamless transition into the network.



Credentialing Module

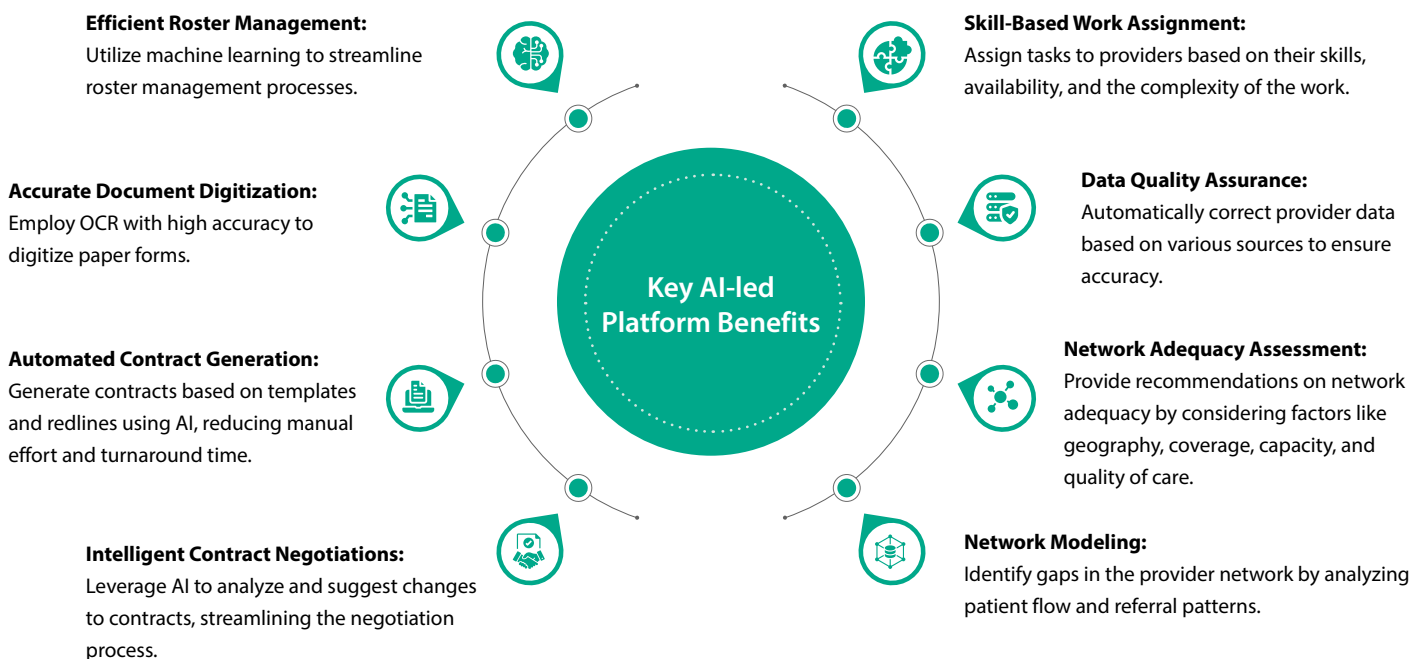
The credentialing module leverages advanced AI and ML to accomplish in days, credentialing that traditionally takes 120 to 150 days. Through automating and optimizing the credentialing process, it significantly reduces manual effort and enhances data accuracy. The module automates everything from documentation to verification, employs digital attestation for seamless data collection, and performs continuous data quality checks. It also facilitates faster provider onboarding, provides access to self-reported professional data from over 1.4 million healthcare providers, and offers configurable workflows to manage credentialing, re-credentialing, committee reviews, and approvals.



Contracting Module

Despite over 80% of health plan contracts being standard, the sign-off process can typically take 2 to 4 months. But with the contracting module AI capabilities, payers can generate contracts based on templates and redlines, drastically reducing manual effort and turnaround time. By streamlining the entire contracting process through intelligent contract negotiations that analyze and suggest changes, it ensures efficacy and accuracy. The module offers contract authoring powered by deep learning and AI, digital negotiations where AI algorithms can accept, reject, or route changes, and a utilization tracker to monitor multiple provider contracts via a single dashboard.

This module optimizes the contracting process, ensuring timely contract renewals and expanding the provider network. It unifies experiences and accelerates cycle times, making the negotiation process fully digital and leveraging AI for contract management. This approach not only speeds up the contracting timeline but also enhances and effectiveness of contract management.



Plan Services & Member

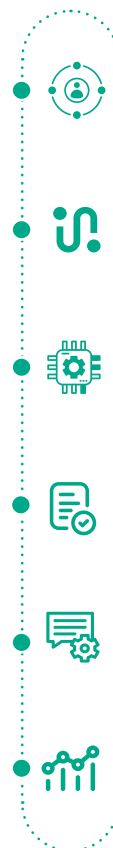
As the healthcare industry transitions from a traditional model to a digital core, siloed and unstructured data, along with legacy IT infrastructures, pose significant challenges. The time taken to modernize these systems often disrupts day-to-day operations. The Infosys Helix platform addresses these issues by modernizing IT infrastructure seamlessly. It powers real-time, cloud-native, workflow-based, AI-embedded, and configurable processes, offered as modular, independent, and inter-operable functional blocks. These modules help payers automate processes, drive optimization across departments, and enhance member retention through accelerated resolution and superior experiences.



Plan Services

The Infosys Helix Plan Services module is a solution that tackles the issue of siloed and unstructured healthcare data. By creating a unified health data repository accessible to multiple stakeholders, this module enables the development of customized care pathways for members. It integrates historical, real-time, and genomic data to offer a holistic view of a member's health, making personalized care a reality. The module establishes a single source of truth for health data, orchestrates superior care with AI-driven recommendations, and swiftly resolves issues across the care lifecycle. It also facilitates seamless data exchanges between stakeholders, unifies data views with a comprehensive hub that includes consent and identity management, and leverages diverse data sources—from genomics to wearables—for actionable insights via digital twins and conversational AI.

Key AI-led Platform Benefits



Seamless Intake:

Support no-touch intake of appeals across various channels, including paper (Leveraging AI, Infosys Helix reads the paper and digitizes it), API, fax, email, portal, manual, or file-based.

Intelligent Routing:

Efficiently guide appeals to resolution using smart routing techniques and decision recommendations.

AI-Driven Insights:

Validate medical necessity and provide insights into medical policies using built-in AI/ML algorithms.

Next-Best Action Recommendations:

Receive guidance on the most appropriate steps based on the complexity of the appeal.

Automated Communication:

Automate letter authoring and communication with members and providers.

Predictive Analytics:

Forecast appeal volume increases and alert payers when their current workforce may struggle to meet SLAs.



Member

Since enrollment is often the first interaction a member has with a payer, a seamless process is essential for making a lasting first impression. This module automates the entire enrollment process, from documentation to reconciliation, alerting payers of incomplete forms and facilitating seamless data collection from members. Thus, ensuring an easier enrollment experience for members and payers alike. It features Robotic Process Automation for data collection and eligibility verification, real-time insights for predictive and actionable recommendations, and a secure-by-design framework to ensure HIPAA compliance.

The module also digitizes and simplifies the enrollment process with configurable rules and workflows, automates everything from documentation to verification, and ensures data security while facilitating digital authorization and expediting the consent process.

Key AI-led Platform Benefits



Automated PCP Assignment:

Simplify the enrollment process by automatically assigning primary care physicians.

Predictive DTRR Rejection:

Predict the likelihood of DTRR (Direct Transfer of Records Request) rejection based on historical data and form completeness, saving time and resources.



Data Quality Assurance:

Detect and correct anomalies and inconsistencies in member data during the enrollment process.

Predictive DSNP Membership:

Identify potential DSNP (Dual Eligible Special Needs Plans) members using predictive analytics.



Plan Sponsor

Employer-sponsored plans account for 40-45% of a payer's revenue, yet the available health plan choices are often limited, constraining employers' ability to meet diverse employee needs. Rising healthcare costs and inflexible plans further complicate the scenario. Infosys Helix addresses these challenges by enabling health plans to offer customizable benefit plans and provider networks. This platform helps manage rising healthcare costs through transparent, self-driven healthcare solutions and adapts to workforce needs with personalized benefits. It also simplifies the care experience and expands access to a broader provider network, ensuring both employers and employees receive tailored and efficient healthcare services.



Engage Module

Even though 89% of workers were employed by firms offering health benefits in 2020, employers frequently struggle with limited plan flexibility and lack insights into healthcare spending. The Infosys Helix Plan Sponsor Engagement Module changes this landscape by offering customizable employer-sponsored plans that are easy to create, implement, and manage.

With hyper-personalization at its core, this module enables the design of tailored health plans that cater to individual needs, featuring self-service options for enrollment, utilization tracking, and cost management. It brings transparency to administrative transactions and delivers real-time recommendations to help manage healthcare costs effectively. Employers can also benefit from the ability to manage multiple plans from a single dashboard, ensuring a seamless experience.

Key AI-led Platform Benefits

AI-Powered Decision Support:

Offer "next best action" recommendations based on historical, real-time, and app-specific data to guide plan sponsor decisions.



Automated Contract Drafting:

Utilize a recommendation engine to streamline contract drafting and reduce manual effort.

Conclusion

Infosys Helix represents a transformative approach to healthcare management through innovation, addressing critical pain points with advanced AI and ML technologies. By offering a suite of interconnected composable capabilities, Infosys Helix enhances operational efficiencies, reduces costs, and delivers superior patient and provider experiences. It allows for seamless customization and scalability, enabling healthcare organizations to adapt to evolving industry demands. As the healthcare landscape shifts toward a digital core, Infosys Helix stands out as an AI-driven solution, empowering payers to realize change in healthcare.

References:

1 <https://www.weforum.org/agenda/2024/08/healthcare-costs-digital-tech/>

2 <https://www.nber.org/papers/w30857>

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