

SWORD

UPGRADE YOUR BUSINESS

SwordIntech

Open Health+

A comprehensive health insurance administration system

A market leading specialist solution for single / multi-country healthcare insurance organisations, writing one or more health lines of business.

Open Health+

Open Health+ is a state-of-the-art, low-risk, low cost-of-ownership product that offers total adaptability and flexibility. Its strengths are its configurable business processes and predefined components, bringing all the benefits of a package approach but with the flexibility of a bespoke system, resulting in a solution that fully satisfies a client's requirements with no business compromises needed to 'fit' the software.

Open Health+ provides an end-to-end solution, including plan / product / health benefit set-up & maintenance, premium rating, policy administration, health claims adjudication, claims administration, reinsurance, workflow, diary, reporting and document production.

Open Health+ represents a system that can be adapted to accommodate future - currently perhaps unknown - requirements, with there being no obvious reason for replacing the system for the foreseeable future. It has been built to meet the business and technology needs of the market moving forward.

Integration

Recognising the importance of integration with enterprise-wide systems, Sword has ensured that its software is constructed to be able to integrate with external applications using appropriate methodologies and protocols, including Web Services - for example, to Websites, Contact Management software, Document Management software, Data Warehouses, Address software, Bank Account validation software, General Ledger systems, company-wide workflow management systems, state health systems, etc.

Intelligent Business Process Management

Open Health+ supports the full lifecycle of the insurance business process for health insurers. This process and workflow driven approach ensures that even the most complex business processes can be accommodated. It allows health insurers to maintain full compliance and to demonstrate to the regulatory bodies the methodology in place for effective risk management, treating customers fairly and adherence to legal data protection responsibilities.

Key Business Benefits

Supports business evolution

Facilitates unprecedented speed to market

Enables real-time financial & business control

Addresses multi-currency & multi-country processing needs

Offers significant productivity gains via process automation

Open Health+ Functionality

User-managed plan / product / benefits & rules set-up & maintenance

Comprehensive embedded multi-currency rating capability

Underwriting & policy lifecycle management

Comprehensive and configurable claims adjudication & management

Comprehensive finance and accounting administration system

Addresses individual and group business, including book-rated and flat / experience-rated scheme-based business

Extensive and configurable workflow functionality throughout the system

Automated diary, task scheduling & notification

Configurable ad-hoc / scheduled document and report production

Multi-currency Insurance accounting functionality

Full audit trail

Open Health+

Client Functions	Cosmetics Screen Layout Report Layout Document Layout	Calculations Specific Calculations Validation Rules Cross-Reference	Lifecycle Company Specifics Triggers / Alerts Policy Status	Reporting GL Interface Notification rules Lock rules	Access Users Groups Security
Insurance Functions	Products/Rating Multi-currency Benefits rules Multiple lines of business User maintained	Policy Lifecycle Underwriting Quote -> Live Mid-term adjustments Renewals	Claims Adjudication Direct settle / reimbursement Overseas claims Aggregation	Accounting Detail currency transactions for premiums, claims, comm., R/I, tax, etc.	MI/IF Performance analyses Claims ratios FX gain /loss Online / Real time
Core Functions	Localization Language Currency Taxation Regulation	Management Workflow Diary Management Alerts / Notification	Production Documentation Generation Reporting Transactions Calculations	Queries Search Look-up Audit Trail Reference	Security Access Control Security Database

Grow your business with Open Health+

Open Health+ supports rapid business expansion with no software-based constraints. The flexibility of its structure allows for new modular products to be set up by authorised users – without the need for technical staff to be involved – facilitating unprecedented speed to market.

With its multi-language, multi-currency and multi-tax options, Open Health+ is the ideal platform for global business expansion, including the ability to rapidly assimilate international portfolio acquisitions.

Compliance and Reporting

Open Health+ has powerful on-line and real-time reporting functionality that supports compliance reporting and includes underwriting ledger accounts and statistical analyses. It allows users to establish their own suite of management information and financial information outputs.

Included within the reporting functionality is the ability to ‘drill-down’ to underlying data, providing an easy and quick approach to cascading and detailed analyses, facilitating better-informed management decisions.

“Sword Intech initially provided us with a solution that enabled us to migrate from where we were both rapidly and seamlessly. As with most strategic partners, it’s not all about the system. Intech also excels on the service side and we work closely with the team who provide us with extremely high levels of support and expertise”.

Sean Bellamy, Head of ICT, Hibernian Aviva Health

Staying ahead of the Market

Sound, modular, modern architecture complete with toolkit to enable rapid configuration, changes and additions

Pre-configured versions providing high degree of functionality and fit to a variety of health-related lines

Business process driven ensuring maximum automation and compliance of the complete health insurance lifecycle

Designed and built with multi-lingual, multi-currency, multi-site, multi-tax capabilities, simplifying international deployments with consolidated reporting

Powerful on-line and real-time reporting capabilities allow for analyses of premium, claim, commission, reinsurance, tax and currency gain / loss information for MI / FI purposes