Munich RE

SHIELD
FAQs Sheet

The **business questions** you need to ask for your health insurance business

SHIELD

FAQs
Sheet *1*

1 **Can SHIELD handle pre-authorizations?**

Yes, SHIELD can be used for both claims and pre-authorizations.

2 **Can SHIELD be used for inpatient and outpatient claims?**

Yes, SHIELD can automate medical adjudication for both inpatient and outpatient claims.

3 **How does SHIELD detect fraud?**

SHIELD uses a deterministic rule engine and machine learning models to detect fraudulent patterns and automate the claim approval or denial process.

4 **Can SHIELD be used for life insurance claims?**

If the medical claim belongs to a life insurance policy, SHIELD can assess the eligibility of the claim or authorization.

5 **Can SHIELD perform member-eligibility checks?**

No, SHIELD evaluates the medical adjudication of the claims and authorizations. Since policy information is required for member or network eligibility, this action is expected to take place in the insurer's core system.

6 **Can SHIELD assess medicine prescribed and can it be used as a PBM system?**

SHIELD includes drug rule types and can assess drug eligibility based on those rules. However, it is not a PBM system replacement.

SHIELD

FAQs Sheet *2*

7 | Are SHIELD rules configurable?

Yes. While SHIELD comes with built-in rules depending on the geography and the coding system used, it also provides the capability to modify these rules or add new rules.

8 | Is it possible to set thresholds for specific amounts for drugs or procedures?

Yes, you can configure minimum and maximum values (amounts) on a diagnosis, procedure and drug level.

9 | What about Privacy and Personally Identifiable Information (PII) data?

SHIELD does not require any data that is private or PII. SHIELD can work with the minimum data found on an invoice from a medical provider.

10 | Is SHIELD AI enabled?

Yes, SHIELD includes two machine learning models (supervised and unsupervised) that are used to automate approval and denial decisions. It does this by factoring human decision-making patterns (supervised) and applying a score to each claim or authorization decision (unsupervised).

11 | Is SHIELD a Denial Management System?

Yes, SHIELD can be used by healthcare providers (hospitals) to minimize their risk of denials by insurers.

12 | Can SHIELD be integrated with an existing core system?

Yes, SHIELD comes with REST APIs to enable integration with an existing core system.

However, it can also be used as a standalone system.

13 | Is SHIELD offered as a cloud service or does it have to be installed on premise?

SHIELD can be offered as a cloud-hosted service (SaaS). However, depending on regulation requirements, SHIELD can also be installed on premise.

SHIELD

SHIELD
Up your business

Need more information?

sales@mrhealthtech.com

Visit us at:
www.munichre.com