



Integration & Technical Challenges of HSA's

May 21st, 2008



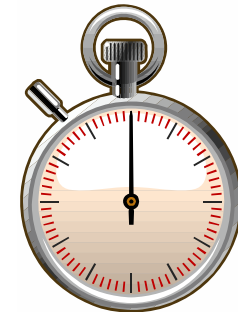
4 Layers of Integration & Technical Challenges

- Paradigm Integration
- Regulatory Integration
- Technology Integration
- Experience Integration:



Paradigm Integration Challenges

- Healthcare vs. Financial Services
 - The Calendar vs. The Stopwatch
 - Enrollment / Account Setup
 - HC: Monthly / Annually
 - FS: Real-time
 - Transaction Billing
 - HC: ???
 - FS: Real-time
 - Account Balance
 - HC: No source of truth, reconcile when uncertain
 - FS : Single global source / allocate risk when uncertain

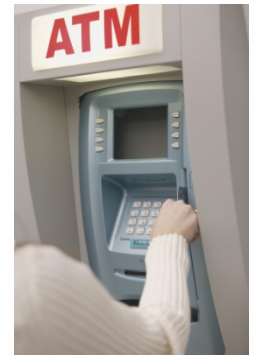


As system builders and integrators you must understand the conflicts inherent in the paradigms you are supporting



Regulatory Integration Challenges

- Healthcare vs. Banking vs. IRS
 - Regulatory and Industry Bias:
 - Healthcare: Consumer Protection, Access, Quality, Safety, Affordability...Efficiency(?)
 - Banks: Federal Risk Management – FDIC & National Security; Corporate Risk Management, NOT consumer
 - IRS: Maximization of tax revenue NOT consumer
 - Key metrics
 - Health plans: Medical Cost Ratio
 - Banks: Efficiency Ratio
 - SSN's & Signature (Healthcare vs. Banking)
 - Healthcare systems have eliminated but Bank's REQUIRE
 - Banks regulations (HSA) REQUIRE SSN's
 - HSA establishment date vs. contribution date vs. effective date
 - Substantiation, Contribution Limits, Overdrafts, Lines of Credit, etc.





Technology Integration Challenges

- Technology Integration Challenges
 - Enrollment systems :
 - Healthcare Benefit Setup vs. HSA Account Setup
 - Divergent Key Data Fields
 - Divergent Processing Volume Windows
 - Transaction systems
 - Claim systems vs. banking systems
 - Card Systems
 - Rollover transactions
 - Inter-operability Standards
 - HIPAA vs. FIX vs. HFX



Experience Integration Challenges

- Making it Consumer 'friendly'
 - Healthcare is MUCH better than Financial Services
 - Financial Services is better than the government
- Utilization & Adoption Challenges
 - The Current Balance Challenge at POS
 - The non-existent professional office POS paradigm

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ASSUME NOTHING...THEN FORCE DECISIONS!!!