NTT DaTa
Services

Solve Challenging Billing Problems While Opening New Sales Opportunities

NTT DATA ComBill

Benefits:

- Approximately 4 million policies/certificates administered
- 30,000 new business cases issued each month
- 2 million contacts annually from customers to our call center

Enable a comprehensive voluntary/group benefits billing solution

Are you sending individual bills for multiple products? Can you track member-level benefits and reconciliations? NTT DATA ComBill streamlines billing and reconciliation services for voluntary/group worksite benefits, while improving the customer and employee experience. ComBill delivers a single consolidated bill to your customers for multiple products or services, along with reconciliation and member maintenance services, tailored to your business needs.

The solution overcomes payroll slot limitations and offers key stakeholders an intuitive online administration portal. NTT DATA also provides skilled technology and insurance experts to help your business succeed.

By automating and simplifying the consolidated billing process, ComBill frees you from juggling multiple billing formats and constant reconciliation headaches. ComBill allows you to:

Overcome system challenges:

- Combine products administered on separate systems into a single bill
- Make reconciliation easier; you receive a clean premium reconciliation file that can be loaded into each system
- Process the customer's eligibility data files in almost any format and match your billing fields
- Use your customer's payroll deduction file format, and ComBill can reconcile the data on a product level and create a reconciliation file to match your needs
- Track individual member's billing information

Manage your product-specific operations better:

- Bill for multiple carriers' products on a single bill
- Accept one premium payment from the employer, and ComBill will reconcile and remit the appropriate amounts due for each carrier
- Itemize the list of products that each participant has selected
- View the premium billed for each product and total per participant
- Support most payroll deduction and billing frequency combinations
- Support non-insurance products, such as employee purchase programs

Perform faster reconciliations:

- Reconcile and remit premium collected to the appropriate carriers or providers using a rules-based approach
- Use reconciliation and discrepancy reports to manage billing activity
- View the amount of premium billed for each product and a total of all premiums billed
- See adjustments for individual coverage changes on the reconciliation report
- Use reason codes to help speed reconciliations and discrepancy reporting
- Sort the bill by key locations or profit centers

ComBill accepts flexible formats

ComBill accepts billing information in almost any data file format. Data transfer formats such as XML and other commonly used delimited flat file formats can be automatically uploaded into the system, so less manual intervention is needed, keeping costs low. Other methods such as paper or different file formats can be accommodated. File formats can easily be set up in our system and continue to operate month to month automatically.

As new products are introduced to your customers, they can easily be added to the billing process, including non-insurance products. If you can generate a billing file, our team can add it to ComBill.

[YOUR COMPANY LOGO HERE]

Sample Carrier
Jane Smith
123 Main Street
Suite 100
Columbus, GA 31999

Billing Summary
Date Prepared: 09/15/2013
Billing Period: 09/01/2013 – 09/30/2013
Due Date: 10/01/2013
Amount Due: 530.00

Make Check Payable to:
American Life Insurance Company
PO Box 12345
Lincoln, NE 68501

Customer Service Contact:
Carrier 1 – 888-555-1234
Carrier 2 – 800-555-2456
Carrier 3 – 800-555-3789
Carrier 4 – 800-555-4123
Carrier 5 – 888-555-5456

Reason Code – Action:

TC -	Employee Terminated
CA -	Canceled per Employee's Request
UD -	Unidentified Premium Discrepancy
ET -	Employee Retired
EL -	Employee Leave without Pay
MD -	Missed First Deduction
OT -	Other
ED -	Employee Deceased
ML -	Family Medical Leave
BC -	Benefit Change
AC -	Add Coverage
MR -	Member Reinstated

Member Detail

Member	Member ID	Carrier	Product	Current	Past Due	Total	Reason Code
Doe, John	xxxxx1234	Carrier 1	Health	50.00	0.00	50.00	
		Carrier 2	Carrier 2 Dental PPO Option A	15.00	15.00	30.00	
		Carrier 5	Vision Plan Low Option	20.00	0.00	20.00	
			Adjustment Note: BC				
		Total:		85.00	15.00	100.00	
Doe, Jane	xxxxx2345	Carrier 4	Life Flat $100k	45.00	15.00	60.00	
		Carrier 3	Health	60.00	0.00	60.00	
			Adjustment Note: AC				
		Carrier 1	Dental	15.00	15.00	30.00	
		Carrier 4	Long Term Disability 180	0.00	0.00	0.00	
			Adjustment Note: TC				
		Carrier 5	Vision Plan High Option	35.00	0.00	35.00	
		Total:		155.00	30.00	185.00	
Jones, Bob	xxxxx3456	Carrier 2	Carrier 2Care	75.00	50.00	125.00	
		Carrier 1	Dental	20.00	0.00	20.00	
			Adjustment Note: AC				
		Carrier 4	Long Term Disability 90	30.00	30.00	60.00	
		Carrier 5	Vision Plan Low Option	15.00	0.00	15.00	
		Carrier 4	Life 2X Earnings	25.00	0.00	25.00	
			Adjustment Note: BC				
		Total:		165.00	80.00	245.00	
Totals				**405.00**	**125.00**	**530.00**	

Total Due Summary

Carrier	Total Current Due	Total Past Due	Total Due
Carrier 1	85.00	15.00	100.00
Carrier 2	90.00	65.00	155.00
Carrier 3	60.00	0.00	60.00
Carrier 4	100.00	45.00	145.00
Carrier 5	70.00	0.00	70.00

Sample of ComBill consolidated billing.