INFOSYS “MARKETPLACE-AS-A-SERVICE” PLATFORM
States face a balancing act -- they need to comply with evolving mandates under the Affordable Care Act (ACA) for expanding health insurance coverage while providing effective health and social programs to citizens. As states transition from the federally facilitated marketplace (FFM) or build-out / replace their existing state based marketplace (SBM), they need innovative solutions that help comply with ACA mandates and provide control of configuring and delivering services in a sustainable model.

**Marketplace as-a-service: CMS compliant and sustainable**

Infosys "Marketplace-as-a-Service" is a CMS compliant health insurance marketplace delivered as-a-service. As a cloud-based platform, it helps states meet today’s healthcare reform mandates with a sustainable operating model AND enables integration of health and social programs without the complexity and costs of IT.

- **Core** functionalities and interfaces with federal and state systems, dynamically compliant with changing requirements to legislations and CMS guidelines.
- **Configurability** to state specific programs and business rules to address unique requirements
- **Connections** to state program extensions and business rules; Infosys, partner, or third-party value added services; payer/provider onboarding

Infosys "Marketplace-as-a-Service" enables states to move towards a sustainable model by eliminating complex, time-consuming, expensive and unpredictable implementations. For states that plan to sustain the marketplace independent of federal support, the platform offers an economically viable OpEx model with per-member-per-month (PMPM) pricing that is generally lower than other alternatives including FFM. The platform’s extensibility offers opportunity to lower the operating cost structure long-term by adopting services to engage citizens in their health, reduce fraud and abuse, and improve program effectiveness.

**Multi-state / Regional marketplace and shared service**

Infosys “Marketplace-as-a-Service” is designed to be multi-tenant with reusable components – multiple states with similar approach or in a geographic region can jointly leverage the platform’s common core and shared infrastructure to lower operating costs even more while still configuring the marketplace to meet state-specific needs.
Value proposition: Helping states refocus on core mission

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<th>Citizen-Centric</th>
<th>Payer/Provider optimized</th>
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<td>State branding, outreach, and integrated services</td>
<td>Streamlined Qualified Health Plan (QHP) on boarding for payers; providers benefit from increased payer participation</td>
<td>Dynamic compliance with evolving legislations and mandates through release management</td>
<td>Under 12 months for new marketplace setup or migration from FFM</td>
<td>Lower costs vs. FFM fee on premiums for individual / family, on a per member/user basis</td>
<td>OpEx pricing model based on members/ enrollees with potential for long-term cost reduction through extensions</td>
<td>Pre-built and tested platform and service model, proven partner ecosystem</td>
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Infosys health insurance marketplace experience (examples)

**District of Columbia**
Prime systems integrator designing and implementing the District’s online health insurance marketplace with functionality to support coverage for half a million residents and small businesses.

**Public Health Plan**
Customizing the core administrative system and premium billing systems to enable participation in the state insurance marketplace and effectively engage new members.

**BlueCross BlueShield Plan**
Upgrading core eligibility, enrollment, and billing systems to meet financial management requirements for participating in federal and state health insurance marketplaces.

Related solutions and services

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Infosys Public Services, a U.S. based subsidiary of Infosys (NYSE: INFY), is a leader in business consulting and technology solutions. We partner with healthcare and public sector organizations to help them stay ahead of the innovation curve. Our solutions, combined with execution excellence and proven best practices, allow clients to optimize their operations today while building tomorrow’s enterprise.

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