



Client Letter Results In...

- **Claims Management:** Process claims faster by generating real-time pre-approved documents
- **Policy Services:** Dynamically customize documents based on customer data
- **Medical Management:** Automatically deliver appropriate documents for patient care initiatives
- **Underwriting:** Reduce turnaround times by automating document workflows
- **Risk Management:** Enhance information sharing by storing and recalling actual documents sent
- **Legal & Compliance:** Automatically include required text to ensure regulatory compliance

Client Letter® For HEALTHCARE INSURANCE

Moving Communications Forward Improving Customer Service



Correspondence & Document Automation

Setting The Standard For Healthcare Customer Communications

Experienced Leader

Top Down Systems has over 30 years experience meeting the correspondence and document automation requirements of the healthcare industry. Our experience is unmatched in understanding and solving the healthcare industry's complex document automation issues. Our customer correspondence solutions are used by the largest healthcare insurers, including over 20 BlueCross and BlueShields, to deliver millions of timely, consistent and compliant customer documents daily.

Industry Innovator

Client Letter, our flagship product, has a unique set of functions to address all the communication needs of healthcare insurers—from customer data retrieval and content personalization to multi-channel distribution. Client Letter creates all the different types of communications an enterprise needs, from real-time interactive to high-volume batch. No other document automation solution has the flexibility and depth of features to handle the document processes and workflows the healthcare industry require.

Comprehensive Solution

Client Letter easily and seamlessly integrates with existing healthcare IT investments and document workflows. Client Letter's open architecture and integration technology allow retrieval of customer data of any type from multiple sources, including Web and legacy applications. Client Letter is a single comprehensive correspondence and document automation solution that can be deployed across all lines of business—from underwriting and policy servicing to claims management.

Return On Investment

Client Letter's healthcare insurance customers experience operational efficiencies and immediate bottom-line results. Our healthcare insurance customers report:

- 70% increase in document generation productivity
- 90% improved customer inquiry response time
- 80% reduction in template development time
- 70% reduction in template inventory
- 60% reduction in print and mailing costs
- 70% reduction in document Quality Assurance costs
- 95% reduction in IT programming resources required



topdownsystems.com/healthcareinsurance



Client Letter For Healthcare Insurers

Improved Efficiency. Immediate Cost Savings. Comprehensive Solution.

Powerful Functionality

Client Letter is a correspondence and document generation application that automates the production, assembly and output of consistent, error-free customer communications delivered via email, fax, Web or paper. Its powerful business rules and workflow features minimize the human decision-making required to produce consistent business-compliant documents, automatically including required text, graphics, attachments and enclosures.



Key Benefits For Healthcare Insurers

- Produce real-time, high volume batch and transaction-based documents
- Personalize communications based on customer data
- Reduce operational and maintenance costs by using a single document automation solution
- Provide the business user full control of creating and maintaining document templates and business rules
- Standardize templates across the enterprise
- Manage user rights for document content control, confidentiality, accountability and compliance
- Increase efficiencies through the use of document workflow
- Retain real-time history of communications for immediate customer response
- Improve customer satisfaction, retention and loyalty

Designed For Healthcare Insurers—Designed For Value

Client Letter's healthcare insurance customers experience immediate return on investment through cost-savings and improved efficiency.

Improve Efficiency

Client Letter improves healthcare insurer efficiency by automating the entire document lifecycle. Its powerful business rules and workflow features minimize the need for human decision-making. Client Letter can automatically generate, deliver and store documents along with corresponding attachments and enclosures. Carbon copies and trigger letters also can be processed when additional copies or actions are required. Client Letter's in-depth quality controls ensure consistency, accuracy and HIPAA compliance. By utilizing electronic workflow and distribution options, healthcare insurers also can respond to customer requests immediately.

Reduce Operational Costs

Client Letter offers a low cost of ownership by providing healthcare insurers a wide-range of functions and capabilities in a single comprehensive platform. Unlike other solutions, Client Letter does not require expensive upgrades for additional functionality. Designed for business users, Client Letter reduces IT costs by eliminating the need for document related IT programming and template management. Training costs are reduced due to Client Letter's easy-to-use interface and usage of Microsoft Word®, enabling quick implementation and the opportunity for healthcare insurers to generate a faster return on their investment.

Maximize Current IT Investments

Client Letter extends the value of healthcare insurance technology investments by seamlessly integrating with existing software applications. Its open architecture enables Client Letter to easily connect and provide results to an unlimited number of enterprise systems, including legacy systems. Completely scalable, Client Letter provides cost-effective deployment options and supports thousands of users. It can quickly be deployed across departments or lines of business.

Features Designed For Healthcare Insurers

> User View Of Document

- Barcodes, AIMS marks
- Business rules determine logo
- Decapitalized names and addresses
- Watermarks for security
- Automatic gendering
- Automatically formats dates and dollar amounts
- Automatic table creation
- Color coded text for easy identification:
 - Customer data in blue
 - Protected text in red
 - Modifications by User in green
- Protected signature inserted from user profile at print time only
- Document workflow automatically adds CC, trigger and follow-up docs
- Dynamically list enclosures and attachments
- WorkFor feature
- Business rules determine footer address

Member Services, CD2, Letter, 6186 - Microsoft Word

File Edit View Insert Format Tools Table Window Help Adobe PDF Acrobat Comments

Normal + 10.5 pt Times New Roman 10.5 100%

15850 Taylor Street
Los Angeles, CA 90067-6022
April 15, 2009

Employer: Sunshine Solar
Patient: Leon Jeffery
Claim #: 2064260645

Draft Copy

Dear Mr. Jeffery:

Thank you for your inquiry regarding the service performed on April 7, 2009. We regret to notify you we cannot make any payment, because the charges for this claim are for treatment of a pre-existing condition. This means that you were diagnosed or received treatment for an injury, illness, or pregnancy in the 90 days prior to the effective date of your coverage, which was February 1, 2009.

For your review, the following is a list of your claims:

Patient	Service Date	Claim Status	Charges	Amount Paid
Leon	04/07/2009	Denied	\$450.00	\$0.00
Leon	03/03/2009	Approved	\$76.00	\$50.00
Leon	03/02/2009	Approved	\$219.00	\$180.00

If you feel any claim was not paid correctly, you may send a written request for appeal within 180 days of receiving this letter. Please state the reason you feel the claim was paid incorrectly.

If you have questions, please call me at 1 (800) 555-7246. I will be happy to discuss this situation with you. Per your request I have enclosed a copy of our 2009 Provider Directory.

Sincerely,
[Hidden Graphic Signature]
William A. Robinson
Member Services Department

cc: Donald Watson, MD

Enclosures: Appeal Rights and Appeal Form
Return Envelope
2009 Provider Directory

WAR/cdc
[Form X162748-01/09]

2000 Security Boulevard, San Diego, CA 92126

- Real-time, high volume batch and transaction-based documents
- Completely scalable
- Uses Microsoft Word®
- Import and attach PDF forms, brochures and other external documents
- Single content repository and component library
- Multiple languages
- Document models for consistency
- Document version control
- Document testing
- Collaborative Quality Assurance
- Multi-level security
- Customer data validation—checks for type, range, amount and value
- Retrieve data from any source—Web or legacy
- No programming or macros required
- Sorting of printed output
- PDF, XML, RTF, HTML, TIFF, AFP, Metacode, XPS and other output
- Real-time document history with complete audit tracking



Document Workflow

Client Letter's document workflow feature can generate any type of "document set". A document set is a group of documents required for a healthcare process, such as a pre-authorization or claims denial/appeal. In this example, a copy of the claims denial correspondence sent to the insured is automatically created and faxed to the service provider.

Each document in the workflow process can be distributed using the recipient's preferred delivery method—print, email, Web or fax.

2009 PROVIDER DIRECTORY

Security Insurance Company

Appeal Rights and Appeal Form

Leon Jeffery
15850 Taylor Street
Los Angeles, CA 90067-6022
April 15, 2009

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cc: Donald Watson, MD

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WAR/cdc
[Form X162748-01/09]

2000 Security Boulevard, San Diego, CA 92126

Security Insurance Company

Fax Coversheet—Provider

TO: Donald Watson, MD
FAX: 310-777-0677
RE: Claim #2064260645

FROM: Security Insurance Company
PAGES: 1 of 2
DATE: April 15, 2009

Please review the following document we sent to your patient on April 15, 2009. If you have any questions, please contact our Provider Customer Service at 1 (800) 555-7246

Sincerely,
William A. Robinson
Member Services Department

> Insured Correspondence

> Provider Correspondence



topdownsystems.com/healthcareinsurance

A Comprehensive Solution For Healthcare Insurance Companies

Top Down Systems provides a comprehensive correspondence and document automation solution for the healthcare industry. Client Letter is the product of 30 years of adding features to meet our enterprise healthcare customers correspondence needs. Client Letter is an out-of-the-box solution that is fully customizable and flexible. Healthcare insurers can access customer data simultaneously from any number of sources in a variety of formats, as well as link to other enterprise applications such as CRMs and ECMs.

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[TDSC-OBHI-09]

Top Down Systems 
Correspondence and Document Automation

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