Availity Health Insurer Joint Venture Is 2003 E-Fusion Award Recipient

Availity LLC was named recipient of the second annual A.M. Best Co. E-Fusion Award for its online portal, the Availity® Gateway, which connects Florida-based physicians, hospitals, clearinghouses and other health-care professionals with insurers. The award, presented at A.M. Best's Insurance & Technology conference Sept. 30 at the Hyatt Regency Philadelphia at Penn's Landing, recognizes outstanding, resourceful uses of Internet technology by an insurance organization.

"Our payers, Humana and Blue Cross, have been calling to find out if we won. We can't wait to tell them," said Julie Klapstein, Availity chief executive officer. The first person Klapstein called, however, was David Johnson, Availity marketing director, who submitted the entry. "He deserved to know," she said.

Receiving the award shows "a small team can accomplish big things in the industry," Klapstein said. "It is possible to lower cost and improve health care across the country. The award competition was amazing, and we are honored" to be the recipient.

Klapstein and Daniel Chavez, vice president, operations, presented the entry at the conference.

Based in Jacksonville, Fla., Availity began as a joint venture between two health insurance competitors, Navigy Inc. (a subsidiary of Blue Cross and Blue Shield of Florida Inc.) and Humana Inc. It subsequently added Aetna and Cigna and includes more than 60% of Florida physician offices and 100% of Florida hospitals. The company offers doctors and payers a way to share electronically the paperwork that usually gets faxed, phoned or mailed. Eligibility and benefits inquiries, claim submissions, claims status inquiries and authorization and referral submissions are all handled by logging onto the Web site.

Availity currently processes more than one million Web transactions per month, Klapstein said. "Our next step is to expand outside Florida, but we first have to add a group of health plans, because you have to have a large enough market share to attract providers," she said.

Availity was selected from five finalists who presented their entries at the

The Recipients: Daniel Chavez, Availity LLC vice president-operations, and Julie Klapstein, CEO, accepted the 2003 E-Fusion Award for the Availity® Gateway online portal.

conference. The finalists were selected at a previous judging from an initial field of 97 entries. "I was impressed with the increased amount of diversity among the entries this year, which is reflective of the diversity in the industry," said Paul Tinnirello, A.M. Best executive vice president/chief information officer and conference chairman. "It's refreshing to see so much leveraging of technology with business values associated with each project."

Final-round judges were John Cashin of the law firm Stroock & Stroock & Lavan LLP; Michael A.

Congratulations All: Smiles and trophies abound as A.M. Best Co. presents the recipient and top four finalists of the Second Annual E-Fusion Award. Back row, from left, are: Brian Emmen, Jeff Brown and Daniel W. Crandall, General Fire & Casualty Co.; Mark Birrell, Wildnet Group, and Mark Chapman, Global Aerospace (which submitted joint entry with Wildnet). Front row, from left, are: Paul C. Tinnirello, A.M. Best Co.; Charlie Blackorby and Sundeep Dronawat, Integrity Life Insurance Co; E-Fusion Award recipients Julie Klapstein and Daniel Chavez, Availity LLC; Jeff Goldberg and Mark R. Harle, Marsh; and Lee McDonald, A.M. Best Co.

About E-Fusion Award

The E-Fusion Award recognizes outstanding resourceful uses of Internet technology by insurance organizations.

Who Can Enter: Insurers, reinsurers, third-party technology providers working with an insurer or brokerage or related financial services engaged in insurance. Nearly 100 entries were received for the 2003 competition.

Judging Criteria: The criteria were divided into two categories: business and technology. The business category included assessments of return on investment, return on relationship and return on recognition. The technical category assessed technical complexity, technical innovation and technical quality and workmanship.

Preliminary Judging: Narrowed the field to five finalists. Judges were Scott Eisdorfer, senior vice president and chief information officer, Navigators Insurance; Charles Klein, director of financial systems development, Highmark; Paul Lockmiller, principal, Booz-Allen & Hamilton's Health and Insurance Group; Paul Tinnirello, executive vice president and chief information officer, A.M. Best Co.; Lee McDonald, vice president of communications, A.M. Best Co., and Jim Snee, vice president for the Information Services Division, A.M. Best Co.

Final Judges: John Cashin of the law firm Stroock & Stroock & Lavan LLP; Michael A. Edwards, chief information officer, American Skyline Insurance Co.; William B. Jenkins, managing partner, SolvIT Consulting Group LLC, and Doug Walters, vice president-product delivery, IDP.

Looking Ahead: Details on how to enter the E-Fusion Award competition for 2004 will be available at this Web site, *www.efusion2004.com/award.html.*

Edwards, chief information officer, American Skyline Insurance Co.; William B. Jenkins, managing partner, SolvIT Consulting Group LLC, and Doug Walters, vice president-product delivery, IDP. "Our judges have a high level of insurance knowledge," said Lee McDonald, A.M. Best vice president and conference program chairman. "Judging was of the highest caliber."

Finalists

PersonalPlans by Marsh@WorkSolutions, a Web-site platform for healthcare providers, designed both to establish an enrollment process for employer-based benefit plans, and as a marketing vehicle that providers can use to roll out new products on either a broad scale or for targeted employees. The platform offers multiple life and auto products from several carriers, and differs from aggregators in that it provides binding quotes, said Jeff Goldberg, vice president, Web technology, for Marsh Affinity & Private Client Practices. More than $15 million in annual premium came through the platform the first year, said Mark Harle, vice president of Marsh@WorkSolutions.

AnnuiTRAC, a transactional Web site developed by Integrity Life Insurance Co. that allows internal sales desks and external producers to electronically complete all transactions that don't require a signature. The site, which offers only fixed and variable annuities, is currently being used by more than 3,100 independent agents, said Sundeep Dronawat, Integrity vice president, e-commerce. "Agents love the site because of its extensive functionality," said Charlie Blackorby, Integrity technology marketing manager. "We don't want to be all things to all people, but we want to be all things for a niche market," Dronawat said.

PBO Online, built on the Wildnet Insurance Platform for Global Aerospace, is a fully scalable, Internet-based insurance trading and processing platform that has streamlined the business process for the company through automation and workflow management. Global Aerospace initiated the project to help the company capture a larger share of the light aircraft—private, business and pleasure planes—market, a book that is high volume, low premium. "The vision for Global was simplicity and efficiency," said Mark Birrell, chief executive of Wildnet Group. "Straight-through processing allows brokers to enter data, and Global doesn't have to enter it again." Business processed through the platform grew 50% in 2002 over 2001. Global predicts 100% growth in 2003.

General Fire & Casualty Co.'s Geographic Information Systems Integration Project uses global positioning and provides users with individual maps showing the insured location and the risk areas. Knowing the exact location of the insured risk permits a more closely controlled risk aggregation, overlaying data sets for the area to provide a full picture of the insured risk. The project provides valuable information for a variety of property/casualty products and is used specifically to rate the company's new livestock catastrophe product, said Brian Emmen, GIS manager. "The magic of the system is not just collecting raw data, but the analysis of the data on our agents' desktops as they work with clients," he said.

A.M. Best has also recognized five honorable mention entries, including Ceres Group (QQLink), IMT Insurance Co. (IMT Online), Royal&Sun Alliance/MedRisk Inc. (Healthport), Scottsdale Insurance Co. (Agency Information Exchange) and Valley Oak Systems (iVOS).

—Sally Whitney