

# HEALTHCARE FINANCE **NEWS**

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## BCBST buys POS product for providers

BY PATTY ENRADO, Contributing Editor

CHATTANOOGA, TN – By the end of March, Blue Cross Blue Shield of Tennessee expects to deploy a suite of Web-based applications to five pilot providers.

Implementation of The TriZetto Group's Provider POS Direct will "provide accurate patient liability at point of care in support of our consumer-directed health plan products," said Chris Levan, vice president of informatics systems for BCBST.

Consumer-directed health plan products have created many issues for stakeholders. High-deductible plans pose a major financial problem for providers, who have difficulty collecting large amounts of money from patients. Faced with the burden of bearing more of their healthcare costs, patients are demanding more financial information about healthcare services.

BCBST network providers will be able to call up the exact cost of a procedure at the point of service – or even before a care encounter – and share that information with patients. The application also provides real-time financial settlement.

Levan said BCBST is sponsoring the application because it offers several benefits, in addition to fee collection at the point of service and consumer knowledge of procedure costs.

BCBST anticipates that physicians, members and employer groups will be more satisfied with real-time adjudication capabilities. Administration costs will be reduced, and lastly, this tool will give BCBST a competitive edge.

"We built it because people have asked for it," said Dan Spirek, senior vice president and chief solutions officer for The TriZetto Group. "The market is demanding an affordable level of cov-

erage for happy, healthy members."

Five years ago, the healthcare information technology company demonstrated that real-time adjudication was technically feasible. However, health plans still needed to understand how the patient-side setting works.

Provider POS Direct automates the check-in process, which streamlines the office workflow, and handles real-time adjudication at check-out.

"We are driving change by doing it 'plan out' and not 'provider in,'" said Spirek. While acknowledging the connection to consumer-directed healthcare, he said the product is designed to increase the financial responsibility of all stakeholders.

The rollout to the rest of BCBST's provider network will be completed before the end of the year, Levan said. ■



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