



Committee on Operating Rules  
for Information Exchange

A CAQH Initiative

***Making the Vision of  
“Administrative  
Interoperability” a Reality***

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*simplifying healthcare administration*

**CAQH**<sup>®</sup>

***HIMSS10 Interoperability Showcase***

# CORE: Committee on Operating Rules for Information Exchange

CORE is more than 100 industry stakeholders – health plans, providers, vendors, government agencies, associations, regional entities, standard-setting organizations and other healthcare entities.

*Working in collaboration, they are building consensus on a set of operating rules that will:*

1. Enhance interoperability between providers and payers
2. Streamline administrative data transactions (e.g., eligibility, claim status)
3. Reduce the amount of time and resources providers spend on administrative functions – time better spent with patients

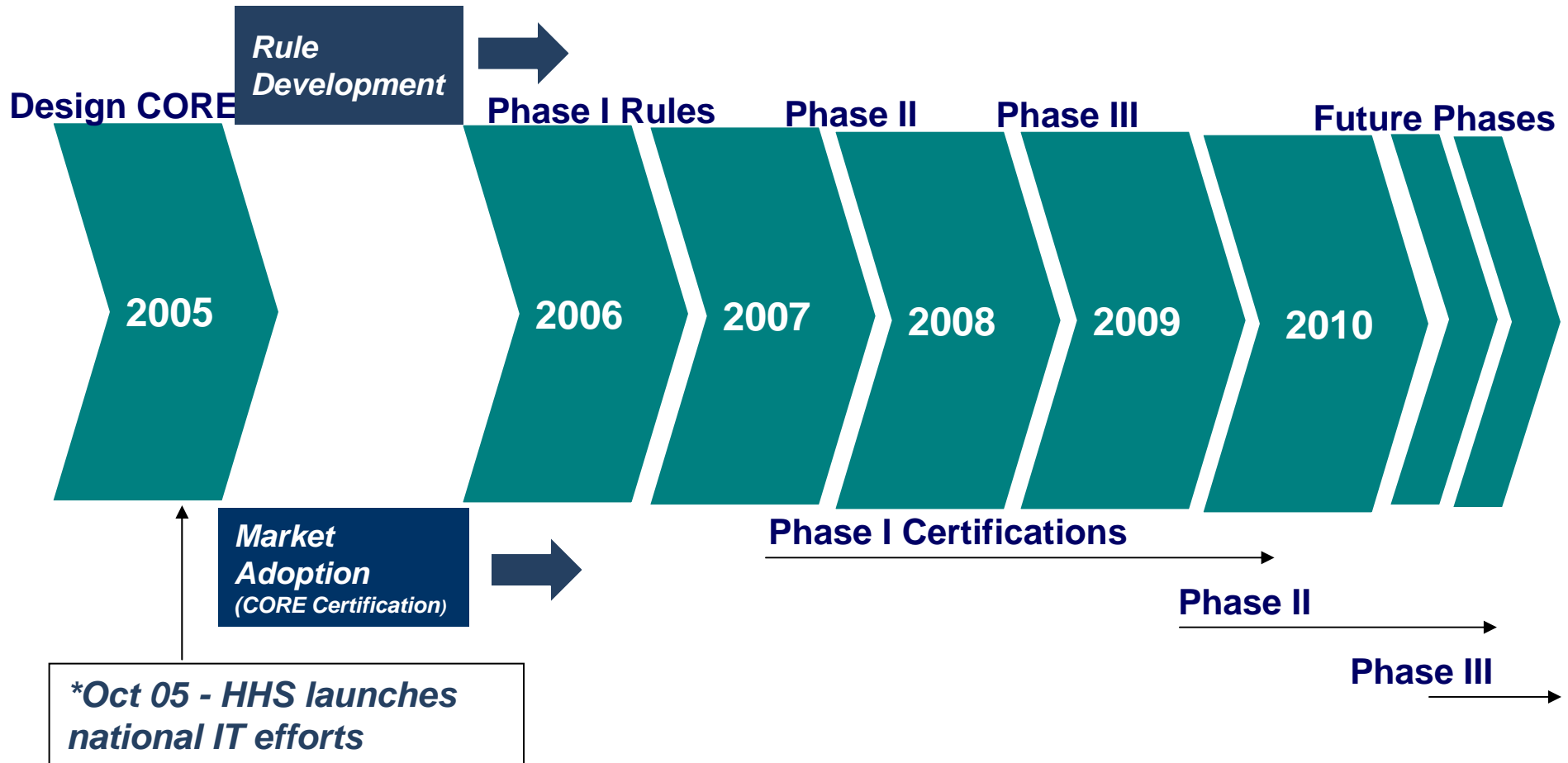
*CORE Rules address:*

- Data content requirements (e.g., YTD financials not required by HIPAA)
- Infrastructure requirements (e.g., connectivity, response time)

# CORE: Highlights at the Interoperability Showcase

- CORE Certification: Real-world ROI
- Convergence of clinical and administrative and public-private efforts
- Interoperability through CORE Connectivity, Security and Authentication

# CORE Rule Development Coupled with Implementation (Certification Testing)



# Status: CORE Phases

## **CORE Phase I**

- ✓ Approved
- ✓ Implemented

### **CORE's first set of rules are helping:**

- Electronically confirm patient benefit coverage and co-pay, coinsurance and base deductible information
- Provide access to this information in real-time via common internet protocols and with acknowledgements, etc.

## **CORE Phase II**

- ✓ Approved
- ✓ Implemented

### **CORE's second set of rules expand on Phase I to include:**

- Patient accumulators (remaining deductible)
- Rules to help improve patient matching
- Claim status "infrastructure" requirements (e.g., response time)
- More prescriptive connectivity requirements with submitter authentication (aligned with HITSP, CONNECT and MITA)

## **CORE Phase III**

- ✓ In  
Development

### **CORE's third set of rules focus on:**

- Expand eligibility requirements (Lifetime, OOP Maximums)
- Claim status data requirements (276/277)
- Infrastructure for Claim Payment/Advice (278), Prior Authorization/Referral (835)
- Standard Health Benefit/Insurance ID Card requirements

# CORE Certification: Real World ROI

Development and testing of administrative operating rules is a critical segment of the industry goal for interoperability and associated savings.

## CAQH CORE Phase I Measures of Success Study by IBM:

### Health Plan Findings

- Total electronic eligibility was up 33% in one year on average for CORE-certified health plans

### Provider Findings

- Decrease in claim eligibility denials → 10 - 12%
- Increase % of patients verified → 24%
- Saved 7 minutes per electronic verification → \$2.60 per verification

# Convergence of Clinical and Administrative

The CAQH CORE initiative has proven that a collaboration of industry stakeholders can be successful in meeting milestones in the administrative arena that complement efforts in the clinical arena.

## – HITSP

- T40 Construct (Patient Health Plan Eligibility Verification) incorporates CORE Phase I/II Rules
- T85 Construct (Administrative Transport to a Health Plan) incorporates CORE Phase II Connectivity Rule

## – MITA

- Medicaid Information Technology Architecture (MITA) aligned with CORE data content and connectivity rules

## – NHIN CONNECT

- CORE Phase II Connectivity complements Federal connectivity goals

## – IHE Vendors/Clearinghouses

- Showcase participants including NaviNet, MIE, NoMoreClipboard.com, Siemens, Unite and others; NaviNet demo highlights connection to Aetna's CORE Phase II certification

# Administrative Interoperability Through Phases

**The CORE operating rules define the role of each stakeholder:**

- Expanded use (YTD financials, in/out of network variances) of existing content standards like those in HIPAA
- Uniform use of infrastructure rules like connectivity and security standards (SOAP, digital certifications) that take advantage of the internet.

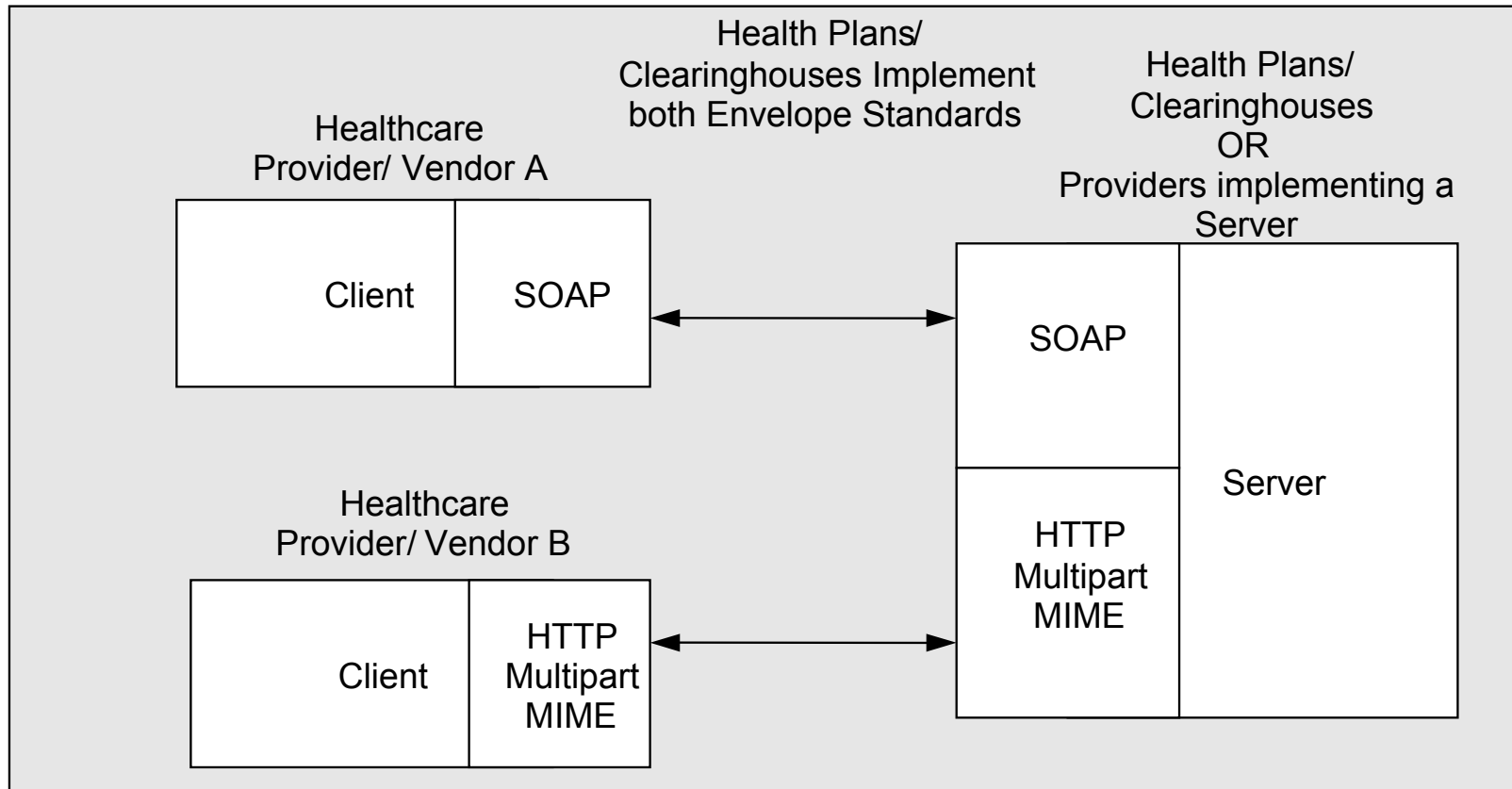
**As the industry applies the aligned data and infrastructure rules in daily business, the momentum towards interoperability is significant.**

**The efforts, like that of Meaningful Use, MITA and CONNECT, is progressing in phases, with the long term vision of harmonized standards already occurring.**

# CORE Phase II Connectivity Details

- Builds on Phase I Rule which supports **HTTP/S 1.1 over the public internet** as transport method for batch and real-time transactions (payload agnostic)
- Envelope and Submitter Authentication Conformance Specifications
  - Submitter Authentication
    - Username/Password over SSL
    - **X.509 Certificate**
  - Message Envelope Standards
    - **SOAP1.2+WSDL (with MTOM)**
    - **HTTP MIME**
- Request and Response Handling, Error and Audit Handling
- Response, Timeout and Retransmission Requirements
- **Metadata outside the Payload**
  - Facilitates connectivity standardization as well as administrative and clinical integration (Accelerates industry interoperability)
  - Entities are able to do auditing and authentication without parsing payload/bring payload into their system
  - Payload agnostic

# Phase II Connectivity: Envelope Conformance

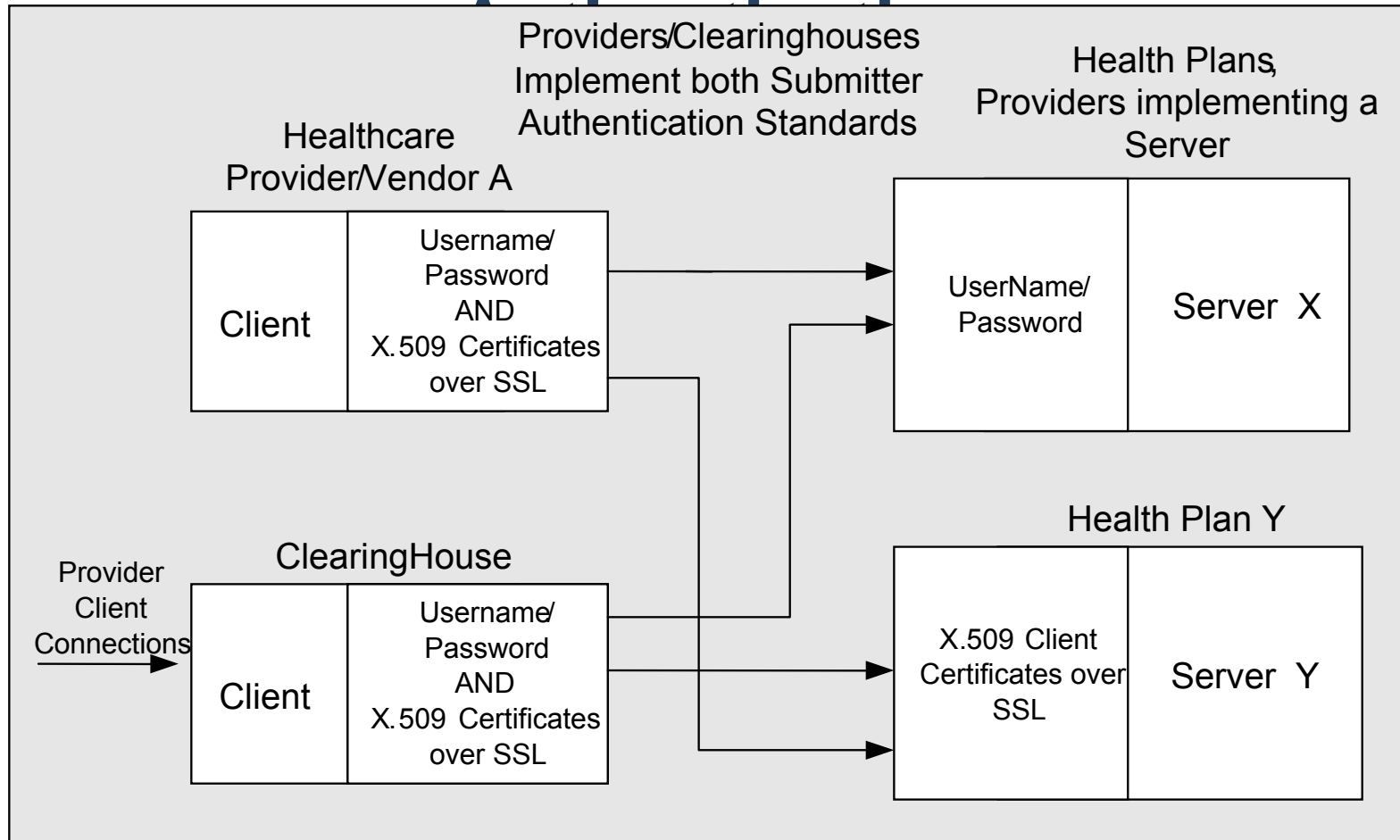


***1 Health Plans, Health Plan Vendors, Clearinghouses or Providers implementing a server must support\* both envelope standards.***

***2 Providers and Provider Vendors acting as a client need only support one of the envelope standards.***

Note: Standards are paired with a metadata list; \* refer to Rule for detail

# Phase II Connectivity: Submitter



<sup>3</sup> **Providers, Provider Vendors or Clearinghouses acting as a client must support\* both submitter authentication standards.**

<sup>4</sup> **Health Plans, Health Plan Vendors or Providers implementing a server need only support one submitter authentication standard.**

\* Refer to Rule for definition

***Questions?***

**For More Details  
Visit the CAQH Showcase Kiosk**