



ICHRA

Individual Coverage
HRA

WHITE PAPER

A Fit-For-Purpose Platform that streamline
enrollments and management of
Individual Coverage HRAs.

CITIZ3N

GOVERNMENT SOLUTIONS

A SOPHEON Brand

For Federal Agencies that oversee Employee Health Benefits.

PLATFORM SUMMARY:

CITIZ3N's **Individual Coverage Health Reimbursement Arrangement (ICHRA)** Platform, is a comprehensive platform that enables state governments to offer employers of any size the ability for their employees to choose individual health insurance plans that suit their specific needs. With these plans, the employee is reimbursed for all qualified health insurance premiums and medical expenses. As such, employees can shop for coverage in the individual market and are not restricted to just employer-sponsored plans.

ICHRA, built on CITIZ3N's robust **MARKETPLACE** State & Federal Modular Platform, is used by multiple exchanges and over 100 health plans across the country. The platform is made up of a suite of robust, stand-alone modules designed to integrate into highly scalable exchanges, such as the fit-for-purpose **ICHRA**. The modular platform enables seamless interactions between Federal and State marketplaces and health plans, acting as an abstraction layer to isolate systems from shifting requirements. Trusted by CMS and state agencies, CITIZ3N's MARKETPLACE processes billions of dollars in member premium payments each year.



ICHRA MODULES

MODULAR STRUCTURE:

ICHRA's modular structure provides end-to-end functionality across all key areas. Each module can work as a standalone offering, can be added to other third-party systems or they can be seamlessly combined to create a robust customized marketplace to meet the needs of most every state. Because **ICHRA** is designed to integrate with existing systems, it reduces administrative burdens by streamlining critical processes, rapidly adapts to changing technology and agile implementation enables agencies to proactively respond to changing regulatory environments and consumer demand.

ICHRA contains 2 user-friendly portals:

- **Employer Portal:** Employers have access to administrative tools within **ICHRA** to manage employee enrollments, review reimbursement requests, and generate reports for record-keeping and compliance purposes. Employers can also set a fixed budget for each employee or a specific class of employees. This gives employers control over costs while providing employees with flexibility in choosing the coverage that fits their circumstances.
- **Employee Portal:** A user-friendly portal acts as a gateway to the state-wide exchange. From this portal, employees choose the health insurance carrier and coverage that best fits their needs.

SHOPPING MODULE:

The SHOPPING Module makes health plan enrollment and eligibility easy for both consumers and payers. Enrollees looking to apply for coverage will be able to browse through available health plans and set up an account through a user-friendly online portal.

- **Product Catalog:** The Product Catalog component helps reduce human error and streamline the cataloging process with a single repository for all plan data that powers the shopping, enrollment, and invoicing experience. It allows health plans to securely upload and update plan information with industry-standard file format compatibility. Create, load, and edit an entire product offering on a single, API-enabled tool.
- **Decision Support:** This component includes multiple out-of-the-box decision support tools for enrollees, including full decision support guidance through which the user answers a series of questions with plan choices appearing in the order of suitable matches found. Additional tools available include the payment calculator, side-by-side comparison features, ability to ensure one's health care providers as well as prescription drugs are covered in-network, and more. These tools empower potential members to make informed choices and enhance their shopping experience.

ICHRA MODULES

SHOPPING MODULE (CONT):

- **Eligibility:** The eligibility component supports initial and ongoing eligibility determinations for various programs, including state-based exchanges, private carriers, and broker exchange enrollments. It collects personal information like income, household size, citizenship, and residence to determine if users qualify for tax credits and cost sharing subsidies for ACA health plans. It can also determine eligibility for programs like Medicaid and CHIP and help states seamlessly enroll individuals in those coverage programs.. The platform facilitates seamless enrollments and integrates with existing systems to ensure accurate and efficient eligibility processing.

ENROLLMENT MODULE:

The Enrollment module plays a crucial role in helping individuals select and enroll in health insurance plans that meet their unique needs and budget. The module facilitates the backend processes for health plans and exchanges that allows individuals to enroll in coverage by collecting, transmitting, and updating crucial data to carriers.

- **Payload (EDI):** The payload *Electronic Data Interchange* (EDI) gateway enables the secure transfer and reconciliation of data between health insurance exchanges and carriers' core administrative systems. This fully configurable gateway can be customized to meet the specifications of different health payers and exchanges and can be used in conjunction with CITIZ3N's *Application Programming Interface* (API) to seamlessly integrate data.
- **Enrollment:** The enrollment component is a fully flexible and configurable user portal with backend enrollment processing capabilities. Automation enables seamless intake and processing of clean enrollments, ensuring a smooth and efficient enrollment experience for both health plans and members. The fully scalable portals have automatic load balancing and scaling which processes over a million transactions per day with uninterrupted performance or availability issues.
- **Reconciliation:** The reconciliation component plays a crucial role in managing health insurance plans, particularly in the context of government-regulated marketplaces. Enrollment reconciliation involves verifying and aligning the data between the insurance carriers and the government exchange to ensure accuracy and consistency in enrollment information. This process helps to reconcile discrepancies, errors, or inconsistencies in enrollment data between the insurer's records and the exchange's records.

ICHRA MODULES

ENROLLMENT MODULE (CONT):

By automating and streamlining the enrollment reconciliation process, CITIZ3N helps insurance carriers and government exchanges ensure the accuracy of enrollment data, improve operational efficiency, and comply with regulatory requirements. Call centers benefit from a reduction in call volume and consumers benefit by a smoother enrollment experience and the comfort of knowing they have access to the health insurance coverage they need.

PAYMENT MODULE:

As a national leader in enrollment and premium payment processing, ICHRA payment module processes over \$3 billion dollars in member premium payments each year for over 5 million concurrent members supported throughout each Open Enrollment period. The payment module facilitates accurate billing, collection, and payment processing – receiving and processing payments every month from across 3,332,575 different accounts.

- **Billing & Payments:** All premium payment types required to maintain coverage, from the initial binder payments through ongoing monthly payments are available in this component. Invoices are processed each day across millions of members. Premium payments through various payment channels and ensures accurate billing for millions of members, collected with carriers, employer groups, agencies, as well as for individual payments received to ongoing premium disbursement.
- **Reports & Analytics:** The Reports & Analytics component provides users with comprehensive insights and data analysis capabilities related to payment transactions and financial performance. Users can track and monitor payment transactions in real-time, allowing for greater transparency and visibility into the payment process. This feature enables users to easily identify any discrepancies or issues that may arise during payment processing. Users can also ensure payment transactions adhere to regulatory requirements and industry standards. This functionality helps organizations mitigate compliance risks and maintain regulatory compliance.
- **Automated Reconciliation:** Reconciliation is done every day for the previous day's deposits. Each line item on the bank statement corresponds to deposits or withdrawals. Reconciliation first occurs between CITIZ3N and merchants or exchanges to facilitate accurate reconciliation. Deposit dates for each transaction are updated to allow carriers to reconcile daily against their bank deposits. All items can be validated using the Payment Summary Report via the DATAHUB reporting module.

ICHRA MODULES

REGMAIL MODULE:

REGMAIL is a suite of plug-and-play, integrated, SaaS software and technology solutions that enabled both the creation and distribution of digital and print communications. REGMAIL automates and personalizes communication efforts so agencies can reach more members with less effort, improving marketing efforts and increasing member retention while fulfilling all CMS-required regulatory requirements.

- **Digital Communication:** Deliver PDF or HTML documents with rich information and dynamic, interactive content. Enable customers to access content anytime, anywhere using their preferred digital devices and smartphones. With digital, agencies can boost customer engagement while reducing print and mail costs, lowering customer service call volumes and costs, all while leveraging limitless opportunities for targeted marketing and revenue generation. Securely share digital documents through a fully branded portal.
- **Print Communication:** Document design and content impacts readability, attention, and customer response. Therefore, the team leverages best practices to ensure print communications are clear, compelling, and designed for optimal response rates. Standard production processes and continuous improvement methodology encourage client input and fuel a client-centric focus. State-of-the-art equipment, technology, and processes enable consistent and timely job completion for stringent adherence to SLAs.
- **Fulfillment Services:** As a USPS-designated full-service mailer, REGMAIL improves delivery accuracy and provides the lowest possible postage rates. Full-service / NCOA operations, USPS Integration, seamless acceptance, informed visibility, address hygiene services and intelligent return.

Protecting sensitive information is of the utmost importance and therefore REGMAIL services are housed in state-of-the art, highly secure data centers with built-in redundancy and high availability. The print locations have rigorous on-site security in compliance with *Facility Security Clearance* (FCL) guidelines. REGMAIL secure processing environment is verified by third parties, top ranked across all requirements, and exceeds all industry standards. REGMAIL is compliant with AICPA SOC 2 Type 2, HIPAA, PCI, and WORM.

ICHRA MODULES

DATAHUB MODULE:

DATAHUB is a secure, web-based module through which users can access all reports and intelligence tools. Designed with both technical and non-technical users in mind, DATAHUB makes information readily available in an intuitive, easy-to-use, yet robust environment.

DATAHUB, provides agencies with the means to make data-driven decisions effectively by seamlessly connecting to a wide array of data sources, including the CITIZ3N's *Electronic Data Warehouse* (EDW), a centralized hub for comprehensive data.

- **Customizable Dashboards:** Users are able to fully customize dashboards to meet their specific needs. This accessibility empowers team members across various agencies to delve into data exploration, create insightful reports, and construct interactive dashboards without the need for extensive training or specialized expertise. DATAHUB's Interactive dashboards and configurable reports enable users to access real-time data and make informed decisions.
- **Reports & Analytics:** DATAHUB reporting provides authorized users with self-service business intelligence, analytics, and reporting on member demographics, geographic trends, transactions, and financial data with near real-time updates. The system generates reports on any data point within the system and the querying tool allows users to view, save, and download reports or view them in a dashboard. Users can refine their analysis by applying filters and sorting data based on specific needs. For those seeking deeper insights, DATAHUB also supports SQL queries, offering advanced users the flexibility to conduct complex data analysis and custom querying.
- **Graphs & Charts:** DATAHUB boasts a rich repertoire of data visualization options, encompassing diverse formats such as bar charts, pie graphs, and heatmaps. Users can interact with the dynamic graph to highlight certain sections they want more information on. Users can also easily edit the graph fields, filters, view, and grouping. The image will update in real-time based on the user's selection. This versatility enables users to present their findings in a visually compelling and comprehensible manner, facilitating better data communication within the organization.

In conclusion, DATAHUB stands as a powerful and indispensable intelligence module for agencies of all sizes. Its user-friendly interface, extensive data connectivity options, and versatile visualization capabilities position it as an ideal choice for organizations eager to harness the full potential of their data assets.

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CLIENTHUB MODULE:

This pioneering module is crafted specifically for *Customer Service Representatives* (CSRs). CLIENTHUB centralizes crucial information and functionalities into one platform, significantly enhancing the capability of CSRs to manage and resolve client issues with unprecedented efficiency.

- **Consolidated Portal:** At the heart of CLIENTHUB's innovation is its ability to provide CSRs with streamlined access to a vast array of client information and tools on a single screen. This consolidation is key to reducing the time spent switching between different systems, allowing CSRs to focus more on resolving client inquiries quickly and accurately.
- **Multi-Group Management:** The platform covers a range of functionalities, including detailed views of member information, broker details, and group accounts.
- **Lighthouse Ticketing Management:** And to ensure there is never an issue that goes overlooked, CLIENTHUB is equipped with LIGHTHOUSE, an innovative ticketing and incident management component, which helps to streamline issues, by offering a structured and efficient approach for resolving inquiries and challenges. Clients can monitor the progress of their issues and receive feedback, promoting a transparent and efficient resolution process.

The intuitive design ensures that CSRs can navigate and employ its features with minimal effort. This user-friendly aspect not only simplifies the workflow but also guarantees that the information accessed is reliable and current. Additionally, the platform's support for multiple languages plays a crucial role in enabling CSRs to assist a diverse clientele effectively.

GOV•AI MODULE:

GOV•AI, *Artificial Intelligence for Government*, is a large language model (LLM), generative AI that curates vital information from industry-specific big data, CITIZ3N's internal databank, and client-specific data. This triangulated approach results in comprehensive insights and accurate actionable information.

- **WIKI:** WIKI leverages AI to assist users in creating, editing, and organizing collective content. With WIKI, users can create and store articles, tutorials, documentation, training tools and discussions covering various areas of the agency. One of the key benefits of WIKI is that it is constantly being updated and improved. This is because any authorized contributor can supply updates, which means the information is always evolving. Additionally, WIKI is very easy to use, even for people who are not familiar with technology.

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GOV•AI MODULE (cont):

- **CHAT:** CHAT is a digital assistant that uses AI to hold conversations with humans. Unlike simple chatbots that follow pre-programmed rules, CHAT leverages natural language processing (NLP) and machine learning (ML) which allows it to understand the context of user questions, learn from past interactions, and generate more human-like responses. CHAT engages in open-ended dialogue, adapts to the user's conversational style, and even expresses emotions and humor, which creates a more natural and engaging interaction. It is important to note that CHAT is not a replacement for human interaction and should be used as a tool to supplement existing services and improve efficiency. However, when used effectively, CHAT can significantly improve the way government agencies interact with their citizens and operate internally.
- **ANALYZE:** GOV•AI's expert querying capabilities allows non-technical staff to seamlessly analyze large data sets and extract meaningful information three different ways:

OneDoc: The user can upload a document in any of the following formats *.txt, .csv, .json, .xml, .edi, .in, and .out* and then asks a question about it. GOV•AI will generate a text, table, graph, or .GIF response. If asked, GOV•AI will even rewrite the entire uploaded file. GOV•AI empowers users to ask the right questions in order to receive the right answers, which results in informed decision-making.

MyDocs: The user can create a database of proprietary documents that only they and GOV•AI can access. GOV•AI then trains on the user's proprietary database, enabling users to perform intelligent document lookups, generate summaries, and conduct in-depth analysis effortlessly. Once files are uploaded, the user can ask GOV•AI questions or request analysis on any of the content in the documents. Say goodbye to time-consuming searches and welcome a new era of empowered decision-making and streamlined processes.

AllDocs: Users can instruct GOV•AI to run queries and report on the agency's internal reservoir of information. The user simply provides specific details about the folders, profiles, fields, tables, relationships, or mailboxes, for the documents or data to be included for the query response. GOV•AI searches for the information and then delivers a response to the question and query.

FIT-FOR-PURPOSE PLATFORMS FOR RAPID DEPLOYMENT

CITIZ3N's Fit-For-Purpose Platforms (FFPP), are fully integrated, Modified Off-The-Shelf (MOTS), end-to-end exchanges that ensure rapid deployment and complete peace of mind. In addition to **ICHRA**, CITIZ3N offers three other FFPP platforms:



SBM is a comprehensive, all-in-one exchange platform that offers an end-to-end solution for states. SBM is utilized by multiple state exchanges and over 100 health plans across the country, processing billions of dollars in member premium payments each year. SBM streamlines administrative processes, improves member satisfaction, and addresses regulatory compliance challenges in government-sponsored and affiliated programs.



The small group market is a crucial segment, as most U.S. companies have fewer than 50 employees, leading to significant coverage gaps in the workforce. SHOP allows state-based exchanges the ability to deliver small group plans to employers, simplifying the process of shopping, enrollment, and billing for small group health insurance coverage. SHOP also has provisions for qualified employers to apply for tax credits and manage the processing HIMs fees and navigator payments. By offering a user-friendly experience for employers, employees, and brokers, SHOP improves member effectuation and retention rates while reducing administrative burdens and ensuring compliance with regulatory requirements.



FEHB is a comprehensive, all-in-one health benefits platform that offers an end-to-end solution for federal agencies looking to offer an agency specific marketplace to their employees. FEHB can be customized to reflect the agency's specific needs and language. FEHB streamlines administrative processes, improves employee satisfaction, and addresses regulatory compliance challenges in government-sponsored and affiliated programs.

ICHRA is Secure & Scalable

TECHNICAL DETAILS:

ICHRA leverages a secure, internet-based infrastructure to deliver massive scalability and seamless application integration. This cloud-native, SaaS platform utilizes robust hardware components for applications, databases, and storage, ensuring redundancy and reliability. An Enterprise Service Bus (ESB) facilitates smooth communication and interoperability between applications, while CITIZ3N's Electronic Data Warehouse (EDW) acts as a central hub for storing and organizing large amounts of data for easy access and analysis..

SECURITY:

CITIZ3N's ICHRA has strict data protection protocols for confidential information protected by HIPAA and regularly verifies data security through strict compliance and security audits. The platform has undergone assessments against the NIST 800-53 and MARS-E 2.0 frameworks. In conjunction with external audit partners, CITIZ3N performs annual audits including:

SECURITY:

- SOC 1 and 2 audits
- PCI AOC
- NACHA audit
- ORR from DE Proxy
- Pen Test
- Vulnerability Scan
- Code Security Scan
- Regular CMS audits including any in support of partners health plans

SCALABILITY:

Because ICHRA is a modular, SaaS platform, it is fully scalable and has automatic load balancing and scaling which enables it to process over a million transactions per day with uninterrupted performance or availability issues.

PRICING:

ICHRA can be sold as a standalone module or a comprehensive platform, pricing scales from the module level to the custom quoted price for the end-to-end platform.

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CITIZ3N Government Solutions is a premier provider of integrated, modular platforms specifically tailored for government agencies overseeing State Affordable Care Act (ACA) Marketplaces, Medicaid, Health & Human Services (HHS) and Federal Employee Health Benefits Programs.

As a newly established subsidiary of **SOFTHEON** Inc., **CITIZ3N** proudly stands among the three distinguished brands within the SOFTHEON portfolio. These brands symbolize SOFTHEON's unwavering commitment to meeting the distinct needs of *Health Plan Carriers, Government Entities, and Consumers* through specialized business units. Each brand offers state-of-the-art Software-as-a-Service (SaaS) and Business Process-as-a-Service (BPaaS) solutions aimed at revolutionizing their respective sectors.



The collaboration between **CITIZ3N** and **SOFTHEON** epitomizes a shared vision of promoting innovative solutions that enhance affordability, accessibility, and efficiency, thereby fostering healthier citizens.

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