

# How the healthcare insurance claim process could benefit from the payments network

Among the use cases explored by Project Ubin is the life-cycle management of healthcare insurance claims. Here's a look at how the network could facilitate payments transfer.

## ELIGIBILITY AND PRIOR AUTHORISATION



- Patient schedules medical treatment at the hospital.

- Platform requests a letter of guarantee and benefit eligibility confirmation from the private insurer.

## HEALTHCARE CLAIMS CREATION AND ADJUDICATION



- After the medical treatment is delivered, the hospital submits a healthcare claim to the private insurer and sends the bill to the patient.

## HEALTHCARE CLAIM AND PAYMENT



- Patient makes payment to the hospital via the Ubin payments network.

- Private insurer verifies and approves the healthcare claim, which triggers a payment authorisation via the Ubin payments network. The hospital receives payment from the private insurer.

- The private insurer submits a claim for the amount covered under the national insurance plan. After approval, the national health insurer makes payment to the private insurer via the Ubin payments network.