IOCR ADVANTAGE
ACCELERATE CASH POSTING AND IMPROVE COLLECTIONS

Providers need an efficient way to automate the cash posting process and reduce the time and errors typically associated with manually posting cash.

PNC HEALTHCARE DELIVERS

Intelligent Optical Character Recognition (IOCR) Advantage is an advanced technology solution that helps providers resolve issues associated with manual cash posting. PNC's IOCR Advantage product creates "manufactured" 835 files from images of paper Explanation of Benefits (EOBs) and checks sent to any lockbox in the PNC national lockbox network. This allows you to automate the posting process for any payer, including secondary, auto and/or workers compensation payers that do not offer Direct 835 transactions or have incomplete data. Our goal is to produce "manufactured" 835 files that can be posted automatically, with transactions requiring no manual intervention.

HOW IOCR ADVANTAGE WORKS

With IOCR Advantage, all documents sent by payers, including payments and Explanations of Benefits (EOBs), denial letters, and other correspondence, are scanned at PNC's lockbox sites across the United States. This solution is constructed of the latest available technology, which lifts data from the EOB images using document templates.

- Images of EOBs and checks received in lockboxes are transmitted to PNC's IOCR Advantage process after the final lockbox deposit cut is completed.

- It is compared to information from the original claim (transmitted by the provider) to validate its accuracy or augment any critical posting information that may be absent on the EOB image.

- Information is then populated to a "manufactured" 835.

- The balanced 835 is then transmitted to the provider via PNC Healthcare Advantage.

Before transmission, PNC balances the 835 file at multiple levels:

- Service line data is balanced to each patient claim.

- Patient claim-level data is balanced to the EOB total.

- The EOB total is balanced to the check.

- All check amounts are balanced to the lockbox deposit total posted to the provider's bank account.

PNC Healthcare specialists understand that each payer's EOB is different, and we take the time to build document templates and programs to augment or supplement payer data as needed. For example, payer-proprietary codes from EOBs can be mapped to provider-specific HIPAA adjustment reason codes, or PNC can augment the EOB information with additional data from the original claim in order to create a postable transaction.

EOBs from payers that have been identified as having transmitted a direct 835 file can be excluded from the IOCR process, preventing a duplicate "manufactured" 835 from being created. The combination of direct 835 connections with payers and IOCR technology for converting the remaining paper EOBs to "manufactured" 835s can move you closer to greater payment automation.

POWERFUL ONLINE SEARCHES

The PNC Healthcare Advantage web portal enables providers to search for check images, EOB images and patient-level information using common search criteria such as patient name, check number, amount paid or patient account number. Images of the original EOBs, along with an enhanced image index file, can also be transmitted to the provider's document imaging system. A human-readable version of the manufactured 835 is also available for viewing, saving or printing.

PNC HEALTHCARE

IOCR ADVANTAGE STANDARD SERVICE

On a daily basis, you receive one 835 file containing payment information from multiple payers. An 835 file is created for each lockbox, but multiple 835 files are sent in one transmission. Payer-proprietary adjustment reason codes are mapped to PNC's standard HIPAA code table using word recognition technology. Custom handling is available for nonfinancial transactions:

- Denial letters can be mapped to the 835 or indexed as correspondence.
- True correspondence (letters, etc.) can be indexed by patient name or patient number.
- Zero-pay EOBs can be mapped to an 835.
- EOBs that duplicate 835s can be excluded so that a duplicate IOCR 835 is not created.
- You can also view images of the original EOB, the original check and individual patient records from the 835 data. Indexed images are stored online for a period of 7 years.

Custom service options:

- Populate your unique payer codes to the 835 file using claim data or cross-reference tables.
- Split files by payer or facility.
- Create special file groupings by payer type (e.g., payer financial class such as Medicaid, Medicare or Commercial Insurance).

READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit **pnc.com/healthcare**.

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