

Real Time FWA Detection and Prevention With Provider-Centric Integr8 AI™ Powered Continuous Claims Surveillance



Powered by Integr8 AI



Theja Birur, MS
CTO & Founder

My career path has allowed me to work in national health systems, state health workers compensation programs and in a large global consulting firm with numerous insurance company clients. The amount of fraudulent, wasteful and abusive payments made to service providers of various types always bothered me. Those FWA payments reduced the amount of healthcare that was being provided, drove up the tax burden on citizens, increased costs for everyone and reduced profitability for commercial carriers. So, I set out to solve the problem and develop an automated AI-powered data intelligence platform based on machine and deep-learning. The platform we developed addresses the FWA challenge at an integrated level with 24/7/365 anomalies detection that is not limited by traditional siloed, rules-based technologies.

The Challenge: FWA is Dynamic and Complex

Fraud, waste and abuse is a dynamic and multi-variate challenge for insurers, governments, healthcare and financial organizations. It is a claims problem, a behavioral problem, a relationship problem, a technology problem, and most of all it's a timing problem. Too much of the FWA focus is on pay-and-chase models or limited to a linear, rules-based claims review.

FWA Needs A Dynamic Real-Time Solution

The 4L Data Intelligence™ *FWA Prevention & Recovery* solution addresses fraud, waste and abuse from an integrated claims, provider, customer and intermediary level. Our patented Integr8 AI™ technology platform automates analysis of dynamic data, behaviors, patterns, relationships, decisions, content, transactions and procedures to provide real-time access to intelligence that helps you prevent FWA payments before they are made. And the same technology can be applied to retrospective analysis for improved recovery.

Patented Innovation Empowers An Integrated Approach

Our patented invention enables 4L Data Intelligence™ to take advantage of the latest AI/ML technology to parse millions, even billions of insurance claim records and identify operational threats by first creating patterns and trends looking at the historical data of each service provider or claimant. Our proprietary method of ensemble encoder has been developed as an unsupervised algorithm that is constantly evolving with more data. The key idea is to identify outliers as they happen and stop FWA in real-time, before payment is made.

The Numbers

10805305

USPTO patent issued for operational threat detection

2X to 10X

Proven FWA detection improvement versus leading rules-based claims editing systems

30%

Of healthcare providers with integrity issues submit FWA claims*

7M

Healthcare providers' data and integrity updated daily (125 sources with 250 elements)

4L Data Intelligence™ vs. Traditional Rules-Based Claims Editing



Rules-Based Claims Editing Solutions

Single transaction processing	✓	✓
Dynamic claims processing	✓	
Continuous historical pattern recognition and trend analysis	✓	
Supervised learning	✓	
Unsupervised learning	✓	
Transaction-based pre-adjudication FWA detection and recovery	✓	
Predictive risk analysis	✓	
Service-provider specific risk analysis	✓	

4L Data Intelligence™ vs. Conventional FWA AI Approaches



Conventional AI Approaches

Predict fraud occurrence	✓	✓
Function as a claims editing software	✓	
Pre-adjudication claims detection	✓	
Pre-adjudication service provider profiling (good and bad actors)	✓	
Comprehensive, integrated fraud identify solution – claims & providers	✓	
Transaction-based pre-adjudication FWA detection and recovery	✓	
Real-time collusion network detection and identification	✓	