



“Know Your Patient”, A Patient Identity Panel

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Speaker Information

Catherine Schulten, AllClear ID

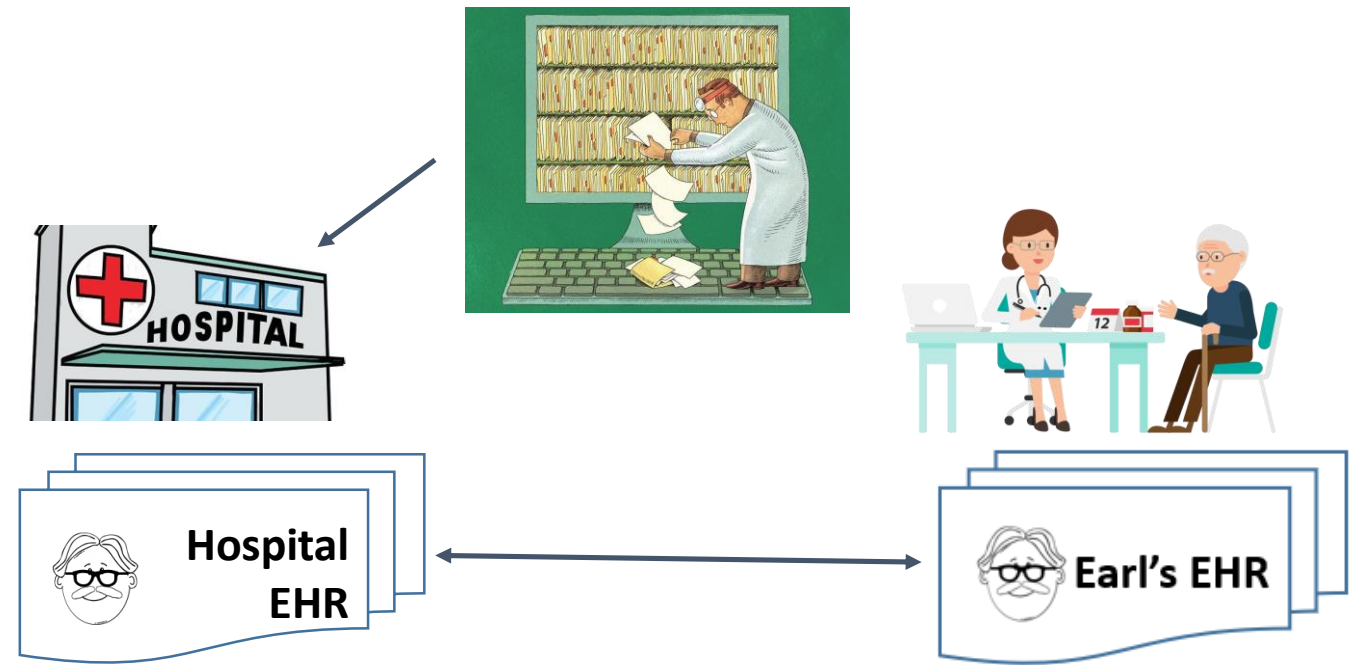
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Patient Identity as distinct from Matching

Identification is knowing a person is who they say they are

Matching is being able to correctly find and associate an individual's records



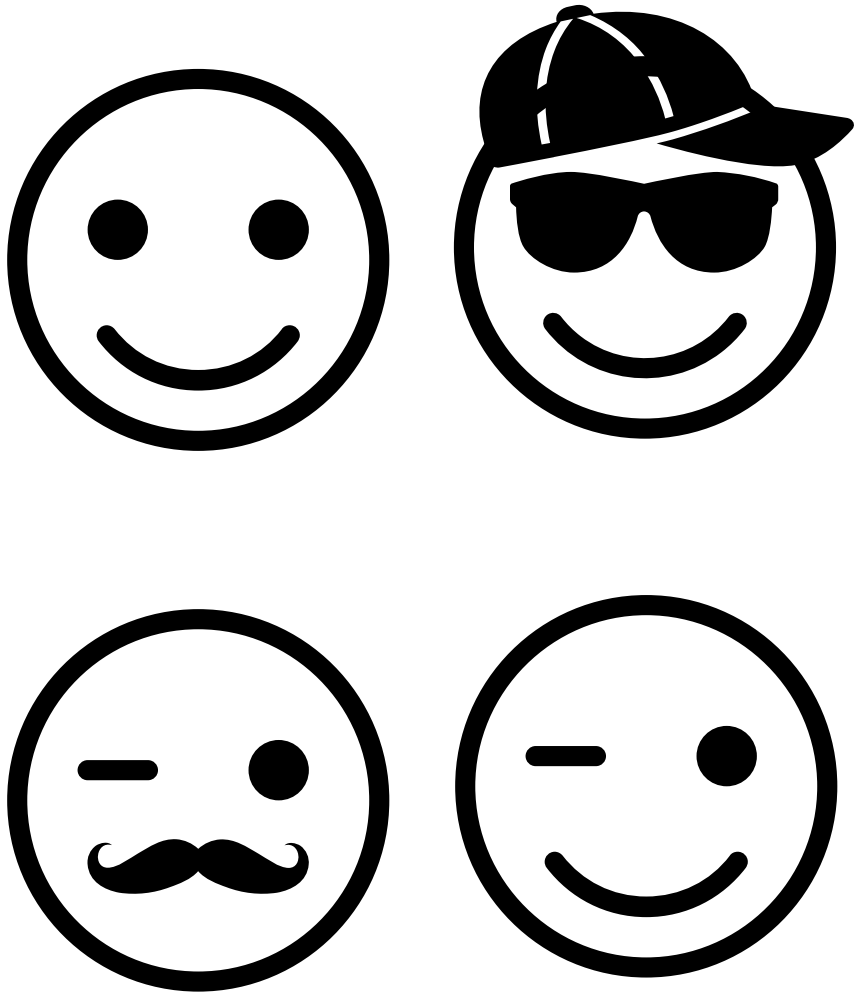
Matching today often depends on correctly identifying individuals



Challenges with identity and matching

- About 1 in 5 patients are not accurately matched to their records where they already get care (using current approaches)
- Up to 50% of patient records are not matched when shared among facilities where patients seek care
- Common problems:
 - Patient information may be incorrect (typos), overlaid, or duplicate
 - Records that share similarities can be easily confused (e.g. same names, DOB)
 - Different data and formats used (e.g. Unaffiliated EHRs)
 - Missing, incomplete, or insufficient (missing field required in other)
 - Fraud: Patients' information may be stolen or misused

Consequences of misidentification



- HIM discovers multiple records representing different individuals used by one person to access drugs
- Errors introduced in medical records
 - Duplicates exacerbated, fake records
 - Approximately 2.5 percent of false positive matching errors due to fraud as opposed to other factors*
 - Could this scenario have been averted?

*Landsbach, Grant. "Study Analyzes Causes and Consequences of Patient Overlay Errors"



Matching errors can harm patient and drive up costs

- College of Healthcare Information Management Executives (CHIME) 2012 survey: 1 in 5 hospital CIOs indicated patients had been harmed in the previous year due to mismatches.
- Failures in matching can also be costly
 - It costs around \$100 to fix duplicate records and > \$1000 to fix other mistakes like overlays
 - A third of denied claims stem from patient identification inaccuracies. This cost hospitals \$1.5 million on average in 2017. (Black Book)





Who is BCBS?

Unmatched Scale and Market Share

BCBS SPANS
EVERY ZIP CODE
IN THE U.S.

1 IN 3
AMERICANS
COVERED

96%
OF ALL U.S.
HOSPITALS

95%
OF ALL U.S.
PHYSICIANS

88
OF
FORTUNE
100 COMPANIES
SERVED



Unparalleled Depth and Breadth of National Healthcare Data

Reflecting

- More than **\$450 billion** in annual claims
- The healthcare experience of more than **175 million** active and inactive members

Including

- **56 million** provider records
- **1.9 million** active unique providers
- More than **950,000** validated BCBS patient reviews on more than **140,000** providers

Treatment cost estimates from

- More than **6.6 billion** covered procedures performed annually
- More than **67,000** healthcare facilities
- More than **800,000** professional providers



BCBS MMI Framework | Member Matching Initiative

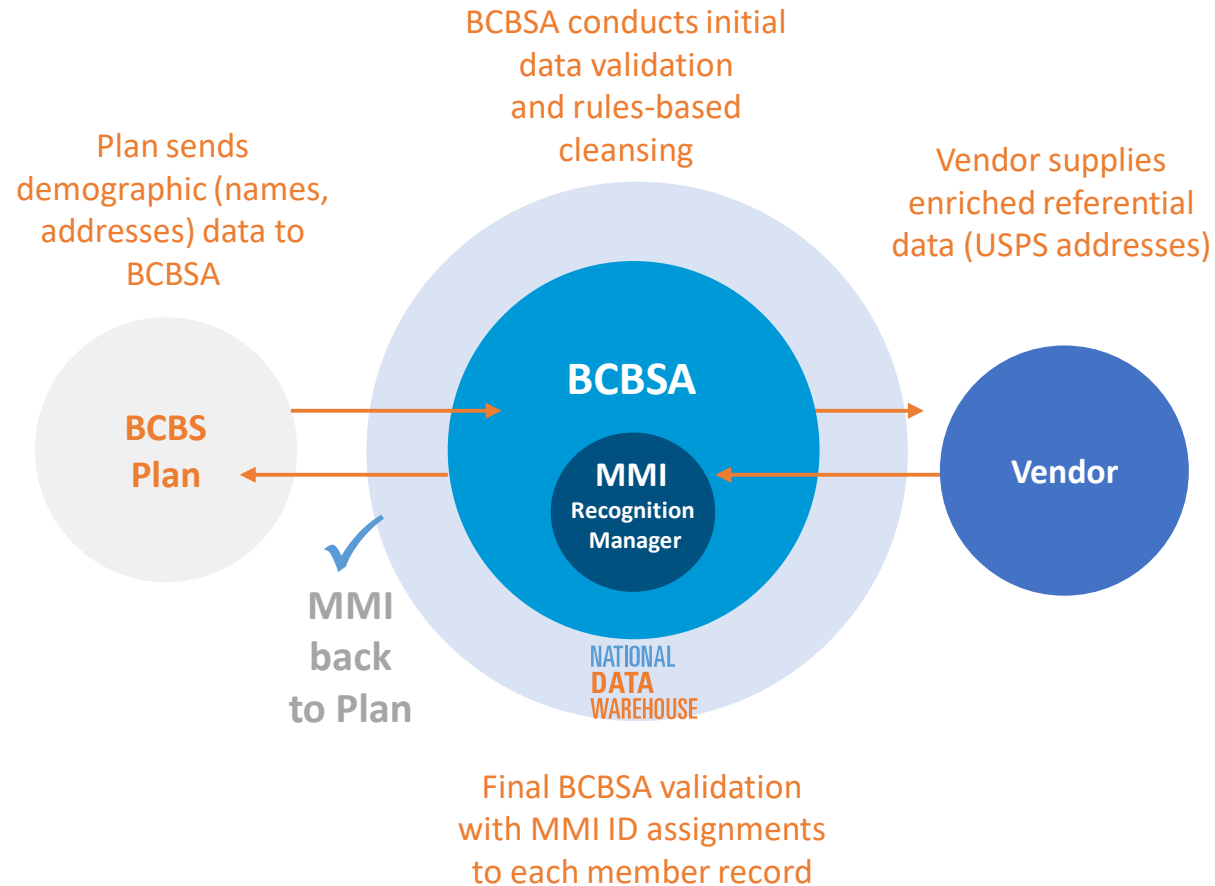
The MMI uniquely harmonizes BCBS membership data across system. It is foundational to develop person-centric health insights that can be used to support members' journeys to wellbeing.

MMI is:

- **Person centric and unchanging.** It can relate a member across addresses, life changes, products, accounts and Plans.
- **Foundational** to informing BCBSA's clinical studies, provides data for insights to support better health outcomes, and facilitating coordination of benefits, coordination of care and wellness initiatives.
- **"Back Office,"** i.e., not intended for use on member ID cards, but still supports linking member identities, activities and events across time to other sources of data, e.g., EHRs, for purposes such as care management and population health.
- **Secure.** Uses field level tokenization, multi-level security controls. SOC II, Type II and HITRUST certified.



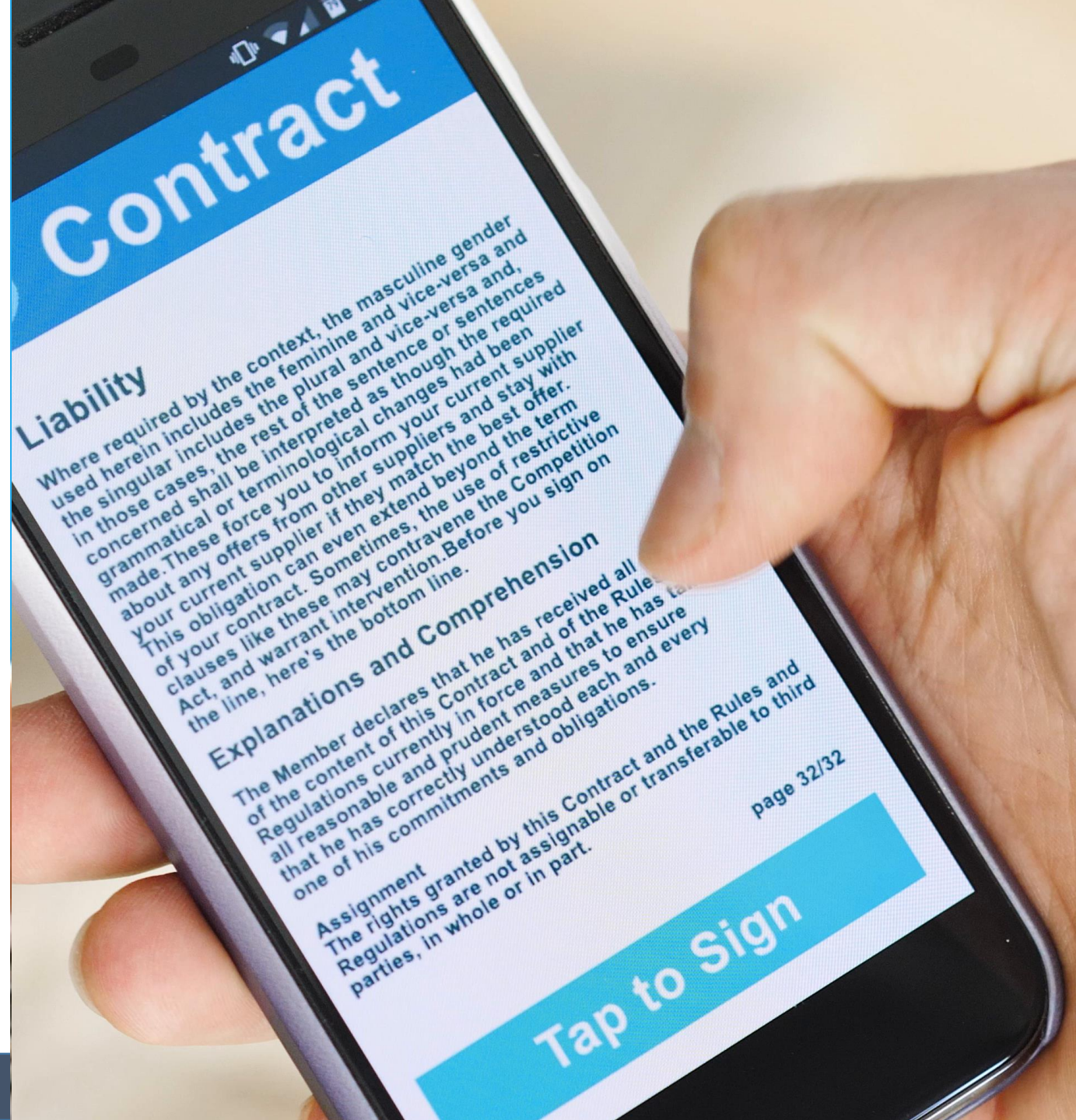
MMI ID Assignment | Process Flow





Customer Identity in Other Industry Sectors

- Mobile First Experience
- Digital Identity – Your identity in the online world
- Authentication, Authorization, Digital Signatures





What can be learned from other nations around consumer identity

"Over time many solutions have evolved, but in all four countries digital identity was established after a number of banks decided to not compete on identity and security products over governmental and third-party solutions. They work together. This worked because authenticated the majority of their country's customers trust their banks and frequently use their services, which already have login authentication processes in place. However, collaboration amongst banks alone is not enough to guarantee success,

How did they make this work?

A blue downward-pointing arrow with a 3D effect, containing the text "Stage 1" in white.

Stage 1

- **Comply with Regulations** (GDPR/PSD2 -> HIPAA/TEFCA)
- Use of **APIs** to expose data to 3rd parties
- API security and identity and access management, **Strong Customer Authentication**

A green downward-pointing arrow with a 3D effect, containing the text "Stage 2" in white.

Stage 2

- Integration with APIs from other banks to build a central portal: **3rd Party Service Providers**
- Federated user authentication between **reliant parties**
- **Fraud detection** alerts about anomalies in transactions

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Stage 3

- **“Beyond Banking”** – Platform capabilities to build technologies that integrate with existing and new system
- Web and mobile apps that enables customer-centric digital services outside of banking



"My bank account application experience was smooth and seamless. I was never asked to come into a branch."

- ▶ Operational efficiency
- ▶ Reduction in drop-off rates
- ▶ Improved risk profiling

Enriched digital identification



"My digital ID protects me from fraudulent behavior and keeps me, and only me, in control of my data and accounts."

- ▶ Cost savings from reduced fraud
- ▶ Improved reputation
- ▶ Customer protection
- ▶ Regulatory compliance



"My digital ID allows me to update my service provider details easily without having to repeat myself."

- ▶ Trusted customer authentication
- ▶ Improved data quality and single customer view



"I am able to apply for products and easily facilitate mobile payments across public and private sector service providers."

- ▶ Open Banking enabling
- ▶ Faster payments enabler



"My digital ID allows me to securely identify myself for online support services designed for my specific needs."

- ▶ Trusted customer authentication
- ▶ Customer protection
- ▶ Data protection compliance
- ▶ Advanced digital customer servicing via AI and chatbox technology
- ▶ Big data analytics