

Powering the Future  
of Healthcare ▶

 **CitiusTech**

# Payer Digital Transformation

Adopt next-gen technology to  
transform member outcomes



[www.citiustech.com](http://www.citiustech.com)

## Who we are

As a strategic partner to some of the world's largest healthcare and life sciences organizations, we play a deep and meaningful role in accelerating digital innovation, driving sustainable value and helping improve outcomes across the healthcare ecosystem.

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With 100% focus on healthcare, CitiusTech is well-positioned to empower health plans at every step of their digital transformation journey. We focus exclusively on delivering specialized solutions and services across the healthcare digital value chain – spanning interoperability, data & analytics, digital engineering, provider performance management and member experience management.

### 3 out of the 5

national plans are our customers

### 9 Blue plans

leverage our products and solutions



**Gartner**

**healthcare  
innovation**  
PEOPLE. PROCESS. TECHNOLOGY TRANSFORMATION.

# Digital Transformation Payer Trends



## Platform Approach

Provide fully-integrated, virtual and unified consumer experience similar to the retail and digital-native industries.



## Composable Architecture

Create a nimble architecture while leveraging legacy systems to integrate with third-party solutions.



## Consumer Engagement

Learn from other industries and adopt a “mobile-first” approach to serve the unique needs of members and providers.



## Payer-Provider Convergence

Integrate vertically across the industry (M&A across PBMs, providers, payers), utilizing an interoperable infrastructure.



## Government Mandates

CMS and ONC have introduced mandates for FHIR, interop, price transparency, surprise billing, HEDIS & STAR rating programs.



## Digital Health Organizations

Digital health start-ups, virtual /hybrid care, and new business models create competition to traditional ways of business.

**Health plans face significant digital disruption from internal and external drivers.**

**Internal initiatives are born from the need to modernize technology, take a platform-driven approach, leverage modular architecture, and radically improve member experience.**

**External initiatives are led by payer-provider integrations, digital health start-ups, and CMS regulations like price transparency, consolidated appropriations, and others.**



## Healthcare ranks low in digitization...

### *Because of the following challenges:*

- 1 Lack of centralized and real-time data exchange
- 2 Inflexible and cumbersome legacy systems create inefficiencies in development and operations
- 3 Disjointed member experience due to continuous evolution of member behavior
- 4 Low commitment to digital transformation due to security, ROI, and change management implications



# CitiusTech's Next-gen Solutions and Offerings

1

## Member Experience

Digital capabilities and accelerators to deliver omnichannel experiences

2

## Payer Core

Delivering next-gen core payer solutions, system modernization, and frameworks

3

## Clinical Solutions

Solutions and strategies focused on care, quality, population health, and VBC management

4

## Payer Data & Analytics

Advanced data products and analytics for informed, personalized decisions and actions

5

## Government Programs

Manage MA and Medicaid programs with a focus on growth and sustainable value

6

## Operations Optimization

Streamline and automate across front-middle-back-office operations

***CitiusTech's next-gen solutions and offerings are enabled by "digital assets" that accelerate the health plan's move to digital adoption. Empowering health plans to improve member outcomes via coordinated convergence and digital transformation.***

# Digital Assets – Overview & Enablers

Health plans and payer services organizations are using digital technologies to scale their business and provide improved consumer experiences.

## Digital Assets



Omnichannel and personalized experience for consumers using Human-centered design framework



AI/ML plus analytics for personalized care and improved quality



Data strategy creates a unified data platform and enables FHIR



Modernization of core systems alongside APIs and microservices-based integrations



Cloud adoption provides scalable, more secure and future-proof infrastructure with services

Our digital assets, used as technology enablers, help clients achieve their priorities of improved member experience, reduced operational cost, and enhanced quality of care.

## Digital Technology Enablers



Healthcare Consulting



HCD/Digital Experience



AI/ML & Analytics



APIs & Microservices



Cloud & DevOps



Cybersecurity

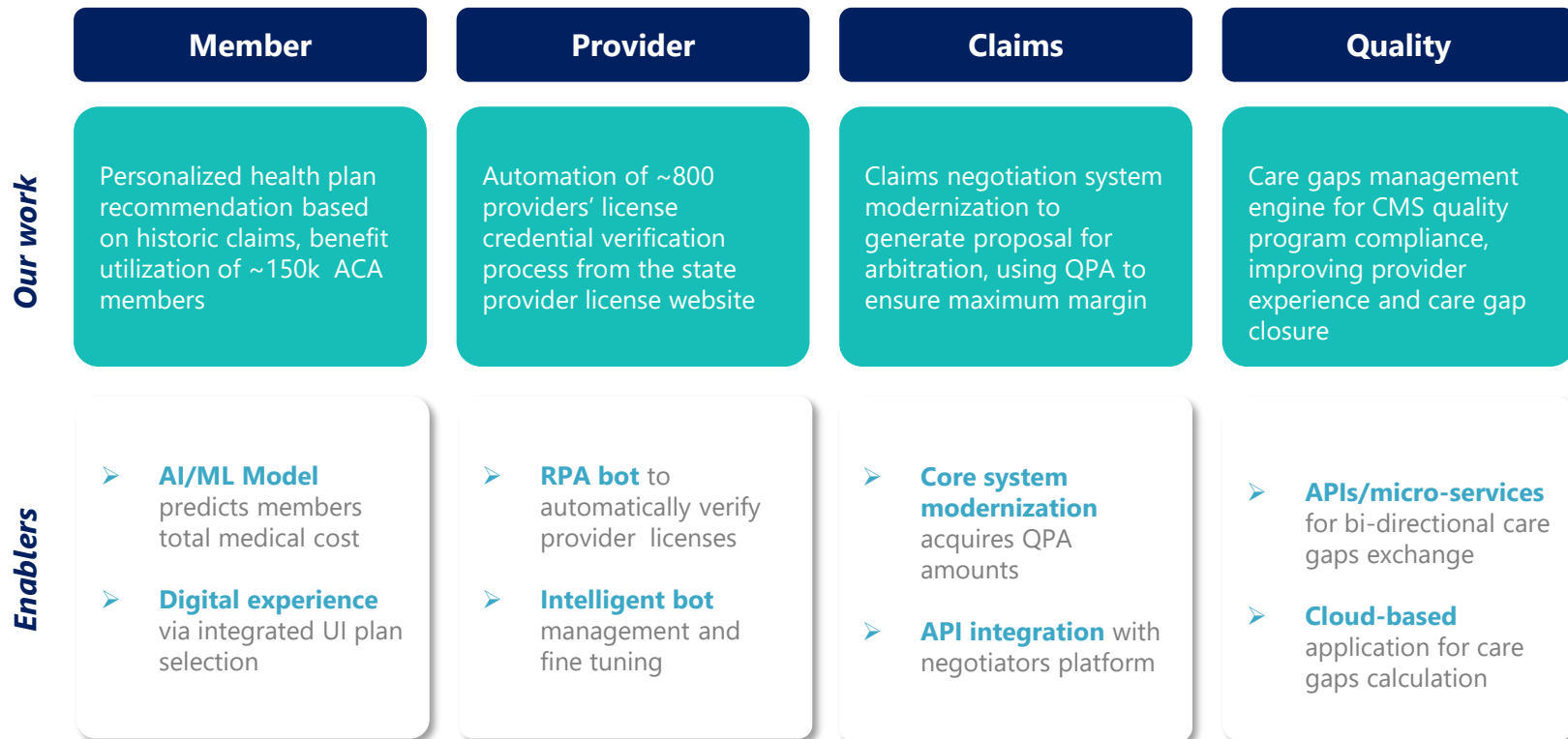


Automation



Agile

# Digital Enablers Deliver Value across the Payer Ecosystem



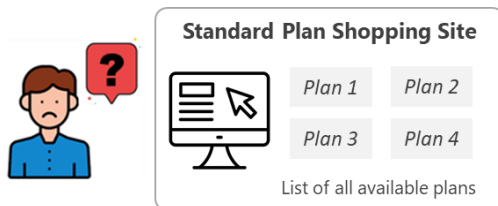
Above engagements across payer value chain adopt best practices of **Agile, DevOps & Cybersecurity**



# Success Story: Personalized Health Plan Shopping Experience

For a leading Blues plan: AI/ML and predictive analytics transformed member shopping experience by leveraging historic data, utilization patterns, and member demographics.

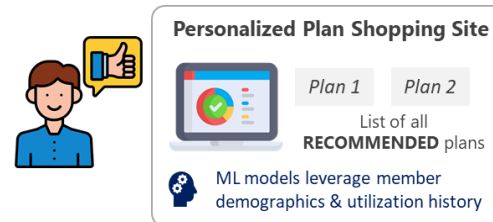
## Standard Plan Shopping Experience



Member didn't have access to personalized insights while shopping. There was no support to make an informed, personalized decision.

- ❗ Lack of Human-centered Design
- ❗ Missing decision-making via available insights
- ❗ Member may end up paying more, which eventually impacts member's experience

## Revamped Plan Shopping Experience



Member had a very satisfying experience as the platform provided recommended plans perfectly suited to the member's/ family's needs

- ✓ UI integrated at the point of plan selection to guide members to the right option for them.
- ✓ ML model predicts member's medical costs
- ✓ Algorithm estimate OOP expenses

## About CitiusTech

With 8,000+ healthcare technology professionals worldwide, CitiusTech helps leading healthcare and life sciences organizations reinvent themselves by accelerating digital innovation, leveraging next-gen technologies, and driving data convergence across the healthcare ecosystem.

We provide strategic consulting, digital engineering, data, analytics & AI, specialized platforms and end-to-end solutions to over 130 organizations across the payer, provider, medtech and life sciences industries. Our key focus areas include healthcare interoperability data management, quality performance analytics, value-based care, omni channel member experience, connected health, virtual care delivery, real-world data solutions, clinical development, personalized medicine and population health management.

Our cutting-edge technology expertise, deep healthcare domain expertise and a strong focus on digital transformation enables healthcare and life sciences organizations to deliver better outcomes, accelerate growth, drive efficiencies, and ultimately make a meaningful impact to patients.

**100%**  
healthcare focus

**130+**  
healthcare clients

**50M+**  
lives touched

**4.5/5**  
Client Satisfaction Score

## Key Contacts



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