

Connecting with the Future in Real-time



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E-commerce and real-time business transactions have become the norm for many industries. Healthcare benefits management lags behind other businesses when it comes to real-time transactions. Eldorado has solved that problem with the introduction of the Javelina system with its real-time web services products.

Javelina is a modern Java based system. Making web services calls for real-time interaction with other systems can be a difficult task with less modern platforms. With Javelina, Eldorado has developed and deployed a full web services (WSDL) communications module upon which have been built a number of real-time interactions.

“What Javelina™ delivers is exactly what is needed in this new era of healthcare – configurable, solution components that are capable today of supporting the industry’s move to a connected, real-time environment and the lowest cost of ownership of anypayer platform available.”

– David Hawkes

Executive Vice President, Product Solutions

CORE I & STATUS INQUIRES AND RESPONSES

In accordance with the federal requirements to meet the CORE standards, Javelina supports the real-time processing of eligibility and claims inquiries and responses by handling the 270/271 and 276/277 message transactions in real-time.

PBM AND ACCUMULATOR INTERFACES

To maintain compliance with the ACA regulations out-of-pocket amounts must be comingled between medical and prescription drug portions of the health plan being offered. With the use of PBMs to process the drug claims and the health plan or TPA handling the medical claims, it is a requirement to exchange changes in deductibles and out-of-pocket changes between the administrators.

Batch interfaces have the inherent problem of being out-of-date by the time the information is exchanged. This leads to manual intervention and expense to adjust claims to refund amounts that were incorrectly denied when too much out-of-pocket was taken or for deductible amounts that were taken when the limit had already been met.



With Consumer Directed Plans such as FSA or HRA, exchange of account balances may also be a requirement, with each administrator notifying the other of any expenditure. Performing this exchange in batch mode can require additional manual intervention in the scenario of overdrawing the patient's account.

A real-time interface between the PBM and the health plan or TPA alleviates many of the problems and manual interventions that may be necessitated with a batch interface.

Javelina provides an interface that can notify the PBM of any changes to account balances, deductible and out-of-pocket values. Conversely, Javelina can accept PBM claim information in real-time to not only update those values within the application, but to also store pharmacy claim information to provide unified reporting.

CLAIMS ADJUDICATION

Of growing importance for all companies in the healthcare space, but of high interest to those companies who manage the provider interaction, Javelina allows for the submission and adjudication of a healthcare claim in real-time. The provider office may submit a HIPAA 837 claim transaction via web services. Javelina will adjudicate that claim and respond with the remittance advice 835 transaction. This allows the provider to know what the patient responsibility is in full before the patient leaves the office.

Javelina follows the WEDI (Workgroup for Electronic Data Interchange) guidelines for processing real-time claims adjudication. If a claim cannot be fully adjudicated for any reason, a HIPAA 277CA claims status response is returned to the provider. This tells the provider that the claim submission has been accepted and will be processed at a later time.

The CAQH group that championed the implementation of the CORE requirements for claims and eligibility status state on their web site that they are encouraging the Department of Health & Human Services to mandate that health payers be able to perform real-time adjudication in 2016.

