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Employee Medical Reimbursement Process Using Technology

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ABSTRACT: In most industries, a resource or article is easy to find. You see the price, make the payment and receive the item. The whole process only takes a few seconds. Healthcare reimbursement is much more complicated. The biggest difference between healthcare and other industries is that providers pay after they've been paid. Healthcare reimbursement is typically a months-long process involving multiple steps, any of which can go wrong at any time, with more delays in payments to healthcare providers and more bills from the , of which patients are the most worrying. Ultimately, healthcare reimbursement in full isn't even a guarantee.

In the proposed review paper, we are planning where the user can directly apply their application and required documents through online, they don't need to visit several places and wait in the line or call people to get information about their application. If the user did this work manually it will cost travel expenses, their time, that they have do this work during office hours only. But they can save both their time and energy by technology.

I. INTRODUCTION

The existence of themedical reimbursement claim came about due to employees putting in long working hours in the office, job stress, genetics or other factors in life. Through this the probability of high medical expenses were bound to become a part of any employee's expenditure. But, on the flip side, the moral responsibility to keep an eye out for all these factors is presumed by employers. Thus, they provide a lot of health benefits not just to their employees but also extend the facilities to their families. Medical reimbursement is basically an arrangement between an employer and an employee under which the employer reimburses a portion of the medical expenses incurred by the employee. Sometimes, instead of reimbursing a portion of the expenses already incurred by an employee, the employer takes a proactive step. They provide a fixed amount on a monthly basis for their medical bills. This is known as a medical allowance. But this amount is not eligible for any deductions from your taxable income.

II. LITERATURE SURVEY

Chin-Ling ChenA Traceable Online Insurance Claims System Based on Blockchain and Smart Contract Technology. In the current medical insurance claims process, there are problems of low efficiency and complex services. When a patient applies for medical insurance claims, he/she must go to the hospital to apply for a diagnosis certificate and receipt and then send the relevant application documents to the insurance company. The patient will not receive compensation until the company completes the verification with the patient's hospital. However, we can improve the current dilemma through blockchain technology. Blockchain technology can effectively open up the information channels of the insurance industry and medical institutions, promote industry integration, and enhance the ability of insurance companies to obtain information. In this research, we used blockchain and smart contract technology to make the following contributions to the development of Internet insurance. First, blockchain and smart contract technology can effectively solve the problem of online underwriting. Second, it is conducive to improving supervision. Third, it is conducive to solving risk control problems. Fourth, it is conducive to effective anti-money laundering. The proposed scheme fulfils the following security requirements: mutual authentication of identities, non-repudiation between each of two roles, and other major blockchain-based security requirements. In the event of a dispute, we also proposed an arbitration mechanism to divide responsibilities.

K Antman ,Escalating costs of health care delivery and the current constraints imposed by the federal budget deficit seriously threaten to compromise patient care and innovative biomedical research. Recent third-party refusal to cover some patients treated in protocols has had considerable impact on trial research. In addition, reimbursement for

conventional care sometimes has been refused if delivered as part of a study (e.g., MOPP therapy versus ABVD therapy) or for an indication that is not specifically cited on the Food and Drug Administration label . To avoid the rejection of the reimbursement application,we can provide information about for what kind of treatment they are not the reimbursement application. From this option user can know do they need to apply for reimbursement application or not, by this everyone can save their time and energy.

Mark V.Pauly Wharton School, University of Pensylvania. Insurance Reimbursement. Empirical evidence suggests that some versions of physician and hospital reimbursement have increased the level of medical spending relative to the level that would be experienced under prospective payment. In particular, cost-based reimbursement raises total spending. Optimal reimbursement, with balance billing prohibited, may also be chosen to control moral hazard; payment will generally involve a mix of fee-for-service and predetermined (salary or capitation) payment, and may well involve positive patient cost sharing. Monopsony behavior by dominant insurers is possible, and may improve consumer welfare but not total welfare

C G Campbell, L Sacramento PMID: 7598774Documentation and reimbursement by clinical settingThe need for documentation of medical necessity is critical as payors review claims. In the case study described, because the patient exhausted benefits for in-patient treatment under Medicare, rehospitalization would have been without reimbursement. Despite her complex illness and wounds which would normally require hospitalization, the patient was presented to a home health group for interim management. Medicare, the payor in this case, initially denied payment of the claim, questioning the justification for the wound care products used

MEDICAL REIMBURSEMENT RULES BY KOTAK SECURITIES: Only medical expenses incurred for yourself, your spouse, your children, or completely dependent parents and siblings can be claimed for tax exemptions.Bills for such reimbursements can relate to medicines bought from pharmacies or any treatment undergone at any clinic, private or public hospital. You can submit these bills only with your employer. You won't be able to claim any such reimbursements when you file your income tax returns.

A standard deduction of Rs 40,000 has been re-introduced in financial year 2018-19. If you have any tax exemptions under medical bills plus transport allowances, you can claim them under these new deductions. What's better is that you will not need to submit any medical bills to your employer to claim this benefit.

Jacqueline LaPointe: Medical Billing Issues Affecting Healthcare Revenue Cycle :Failure to capture patient information leads to claims reimbursement delays. Neglecting to inform patients about financial responsibility spells collection issues. Manual claims management processes create administrative burden, more A/R days. Inaccurate coding remains a top medical billing error. The medical billing process usually starts at the initial point of contact between a patient and a healthcare organization. During this interaction, front-end staff must collect patient information that will lay the foundation for billing and collecting.

If the information gets mix up this may cause delay in the reimbursement process and this may take time and effect the client financial status because of this. Automating the medical billing and claims management process could help providers retrieve reimbursements from rejections and denials in a timelier manner.

"There is a tremendous amount of opportunity with automation," John Dugan, CPA, Partner at PricewaterhouseCoopers, explained in an interview. "From a claims processing perspective, there are still a number of manual processes as you go through the entire revenue cycle, which in and of itself contributes to inaccuracies. That is why there is a huge need for claims scrubbers, follow-up work, etc."

III. METHODOLOGIES

Android:
Android is a mobile operating system, open source, it is based on a modified version of the Linux kernel and for also other open-source software, it was developed by Google to be primarily used for touchscreen devices.
Android is the most popular mobile operating system for a good reason. It's easy to use, has millions of apps, and is packed with innovation. And with affordable prices to people easily.
Android applications are usually developed in the Java language, using the Android Software Development Kit. After development android applications can be packaged easily and sold out in either through a store such as Google Play, F-droid and the Amazon Appstore.The latest version of Android OS is 12 called Snow Cone, released in October 2021

PHP
Php is full form for Hypertext Preprocessor before that it used call by personal homepage.It is free, open source and server-side. With PHP, we can connect to and manipulate databases.phpMyAdmin is a free software tool written in PHP, use to handle the operation of MySQL. phpMyAdmin support so many wide ranges of operations on MySQL and

MariaDB. Till so many companies are using php to handle data base because it has Vast amount of database interfaces.one of the major advantage of php is easy and Simple to Learn. Worldwide PHP is considered as one of the easiest scripting languages. Almost 8 out of every 10 websites that you visit on the Internet are using PHP in some way

Xampp server
Xampp is a free and open-source cross-platform web server solution stack package developed by Apache Friends, consisting mainly of the Apache HTTP Server, MariaDB database, and interpreters for scripts written in the PHP and Perl programming languages.

Android Studio
Android Studio is the official integrated development environment (IDE) for Android application development. It is based on the IntelliJ IDEA, a Java integrated development environment for software, and incorporates its code editing and developer tools.To support application development within the Android operating system, Android Studio uses a Gradle-based build system, emulator, code templates, and Github integration. Every project in Android Studio has one or more modalities with source code and resource files. These modalities include Android app modules, Library modules, and Google App Engine modules

Java
Java is a free and open-source cross-platform web server solution stack package developed by Apache Friends, consisting mainly of the Apache HTTP Server, MariaDB database, and interpreters for scripts written in the PHP and Perl programming languages.Android phones run on Linux operating system. Java safeguards the native code from memory leaks and each platform in the Java language is used to compile for different functionalities in the Android development. Android apps can be developed using the different programming languages like Java, C, C++, HTML, python etc.

IV. CONCLUSION

Technology is progressing very fast and everything can be done online these days and medical reimbursement can also be done online without doing it manually. But some employees still do it manually. During the pandemic, most families around the world have been impacted due to lockdowns, office closures and difficulties in traveling from one place to another. Due to these problems, customers face so many troubles to submit required documents on time or delay them. Paper works. They suffered so many losses due to this manual process. As we have said in this document, if we use technologies such as websites or Android applications to provide the necessary documents to request a refund, it is very convenient for both customers and providers.

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