

For authenticating identities, the questions
are as important as the answers



In both online and in-person transactions, the threat of identity fraud is very real. Prior to providing access to private healthcare or claims information, use LexisNexis® InstantID® Q&A to accurately authenticate member and provider identities.

LexisNexis InstantID Q&A provides real-time identity intelligence and fraud prevention using knowledge-based authentication (KBA)—a method for authenticating an individual based on their knowledge of personal information that the true person should know. This knowledge is measured by a real-time interactive question and answer process, and the question library continues to be expanded, to include categories such as relative, educational and government identifier questions.

InstantID Q&A confirms an individual's identity in seconds by leveraging access to billions of public records and non-credit data to generate non-intrusive authentication questions. The questions are top-of-mind for your member but use unique identity information that is not easily accessible, even for sophisticated fraudsters.

The InstantID Q&A decisioning engine

InstantID Q&A is an enhanced dynamic decisioning engine that provides full control over the frequency of the different question categories used in each quiz, as well as how often those questions appear and the weight given to each correct answer.

The custom quiz capability makes it easy to adapt the process to your policies. You can measure risk as questions are asked and configure scoring parameters and escalation procedures to fit your business requirements. By leveraging both LexisNexis data and your own member data, InstantID Q&A has a vast number of questions it can ask during the authentication process without including any financial or credit queries, which users often feel are intrusive.

You can even develop a quiz that is tailored to the member or provider without requiring LexisNexis to house your data.

Implement InstantID Q&A quickly and easily

Built on a universal ASP platform, InstantID Q&A offers SAML single sign-on for hosted application and can be deployed very quickly. It has an easy-to-use web portal with turnkey authentication processing, or can be seamlessly integrated via XML or an advanced web service interface. The solution can be used online, in call centers, over IVR systems, in-person and via mobile devices.

Why it is important

As the value of your services and the number of ways you interact with members and providers increase, the risk of potential fraud increases as well. Identity fraud is continuing to rise, and so does the complexity of accompanying fraud schemes.

By combining critical elements of identity-proofing analytics with authentication processes, you get a solution that is superior to traditional knowledge-based authentication methods.

Many applications. One solution.

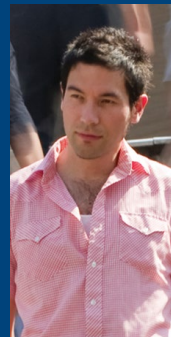
Your organization can rely on InstantID Q&A to help:

- Protect your organization from identity fraud and authenticate the identity of its members and providers in connection with member portal enrollment and ongoing access to medical, claims and treatment information via portals.
- Comply with Section 326 of the USA PATRIOT Act, the Gramm-Leach-Bliley Act, HIPPA, multi-factor authentication rules and the Fair and Accurate Credit Transactions (FACT) Act.
- Improve member engagement from remote service channels such as online account management, checking results and claims summaries, making payments and exchanging emails with health teams.
- Gain valuable insight and measure business success metrics using InstantID Q&A's self-service reporting capabilities to drill down from the summary level to the individual transaction details.
- Protect your organization's reputation by first protecting access to your members' data.
- Optimize your identity strategy by leveraging InstantID Q&A and a combination of the LexisNexis identity solutions to support access management, authentication and identity governance.

Why choose LexisNexis

Building on the legacy of proven LexisNexis services from the past 40 years, our technology, unique data and advanced scoring analytics provide automated, proactive solutions that address evolving healthcare market demands. We offer pre- and post-implementation support, and our services boast 99% or better uninterrupted service.

Take identity authentication to the next level



John M. Sample* is enrolling as a new member through the member portal. He incorrectly answers one of the three authentication questions. Additional InstantID Q&A questions confirm his identity. As a result, he can proceed with his enrollment.

Step 1: Identification data is entered

LexisNexis
Login: dem001 Account: LexisNexis Demo VERIFICATION REPORTS CONFIGURATION

Verification - Standard

TRANSACTION INFORMATION * required fields
Reference ID: [Text Box]

PERSONAL INFORMATION * required fields
First Name: [Text Box] MI: [Text Box] Last Name: [Text Box] Suffix: [Text Box]
John [Text Box] [Text Box] Sample [Text Box]
S.S.N. (Full or Last 4): [Text Box] Date of Birth (mm/dd/yyyy): [Text Box]

ADDRESS * required fields
Street: [Text Box] Apt/Suite: [Text Box]
831 N. Lazy Lake Rd [Text Box]
City: [Text Box] State: [Text Box] Zip: [Text Box]
[Text Box] [Text Box] [Text Box]

Step 2: Authentication questions posed and answered

LexisNexis
Login: dem001 Account: LexisNexis Demo VERIFICATION REPORTS CONFIGURATION

Instructions
Please answer all of the multiple choice questions listed below.
Note that some questions may have more than one correct answer.
Slight variations to names and addresses are not intentional and should be treated as valid.
Help is available for some questions by pointing the cursor at the @.

Initial set of authentication questions
Auth Question Set 1
Initial set of authentication questions
[Submit] [Cancel]

1) Which of the following age ranges most closely match the age of Lindsey Marsupial? @
C. 32 - 36
C. 38 - 42
C. 54 - 58
C. 71 - 75
C. Enter 11 none of the above, or 211 are not familiar with this person.

Step 3: Instant results returned

LexisNexis
Login: dem001 Account: LexisNexis Demo VERIFICATION REPORTS CONFIGURATION

RESULTS

| | |
|--------------------------------|--------------------|
| VERIFICATION SUCCESSFUL | TRANSACTION NUMBER |
| Transaction has passed | 5020549158633 |

Transaction has passed
The individual has passed the requested verification process.
Partial compliance status.
The individual was not found on the OFAC list.

Quick, easy knowledge-based authentication takes the subjectivity out of decisioning and increases efficiency.

*Name is fictional and is used for example only.

To optimize your identity strategy, contact your local LexisNexis Health Care representative or call 866.396.7703 and ask about any of the LexisNexis Risk Defense products for healthcare.



Health Care

About LexisNexis® Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a global provider of information and analytics for professional and business customers across industries. For more information, please visit www.risk.lexisnexis.com.

Our healthcare solutions combine proprietary analytics, science and technology with the industry's leading sources of provider, member, claims and public records information to improve cost savings, health outcomes, data quality, compliance and exposure to fraud, waste and abuse.

InstantID Q&A provided by LexisNexis is not provided by "consumer reporting agencies" as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and does not constitute a "consumer report" as that term is defined in the FCRA. InstantID Q&A may not be used in whole or in part as a factor in determining eligibility for credit, insurance or employment or for any other eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified.

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