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

Step 2: Authentication questions posed and answered

Step 3: Instant results returned

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.