

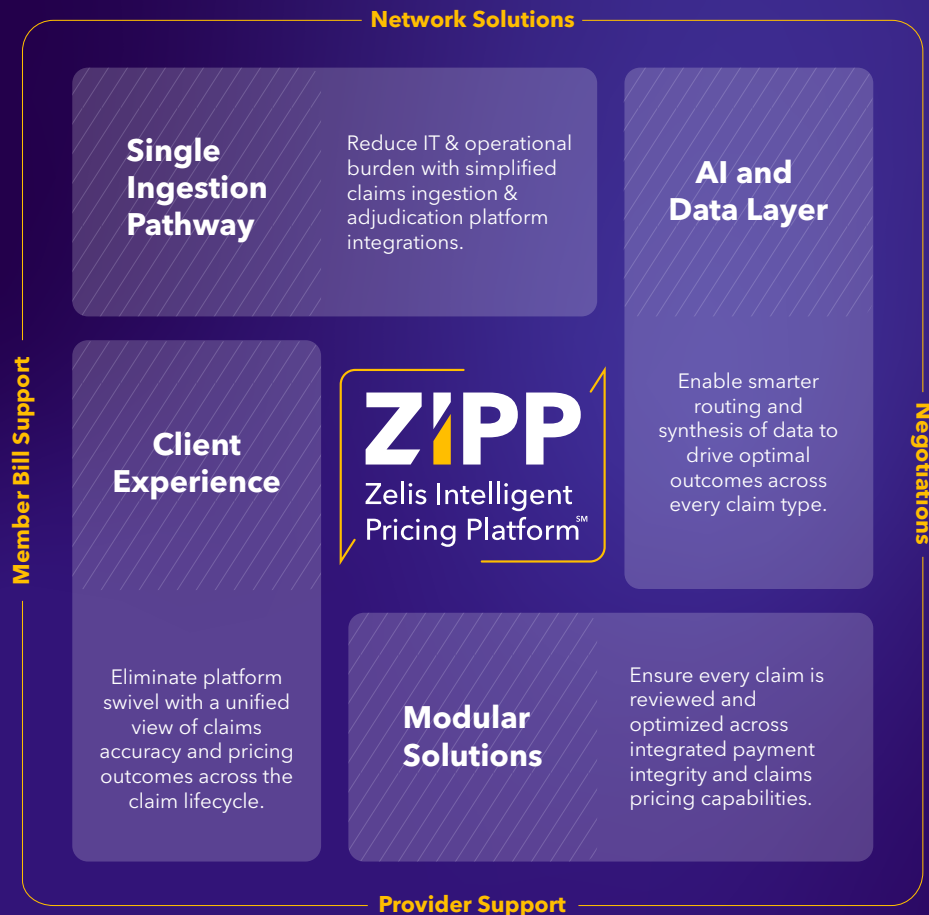
Zelis Intelligent Pricing PlatformSM (ZIPP)

Unifying Payment Integrity and Claims Pricing with AI, Analytics and Trusted Expertise

Healthcare payers have long faced a maze of fragmented systems, disconnected vendors and manual processes that slow down claims management and create uncertainty. This complexity leads to operational drag, missed savings and friction for providers and members. The industry needs a smarter, unified approach – one that simplifies workflows, accelerates outcomes and builds trust.

The **Zelis Intelligent Pricing Platform (ZIPP)** is redefining healthcare cost containment by unifying claims pricing and payment integrity into a single, seamless solution. Powered by advanced AI and data analytics, ZIPP intelligently automates claim routing, identifies savings opportunities and adapts to evolving market dynamics – delivering measurable accuracy, savings and compliance for every claim. With each claim processed, ZIPP's analytics grow smarter, enabling longitudinal insights that drive more precise pricing and coding accuracy.

One Platform. Every Claim Optimized.



The Zelis Advantage

Zelis's hybrid approach blends scalable automation with expert human oversight, ensuring every decision is transparent, defensible and tailored to payer needs. ZIPP replaces fragmented workflows and vendor sprawl with a unified architecture, connecting all aspects of claims management for full lifecycle visibility.



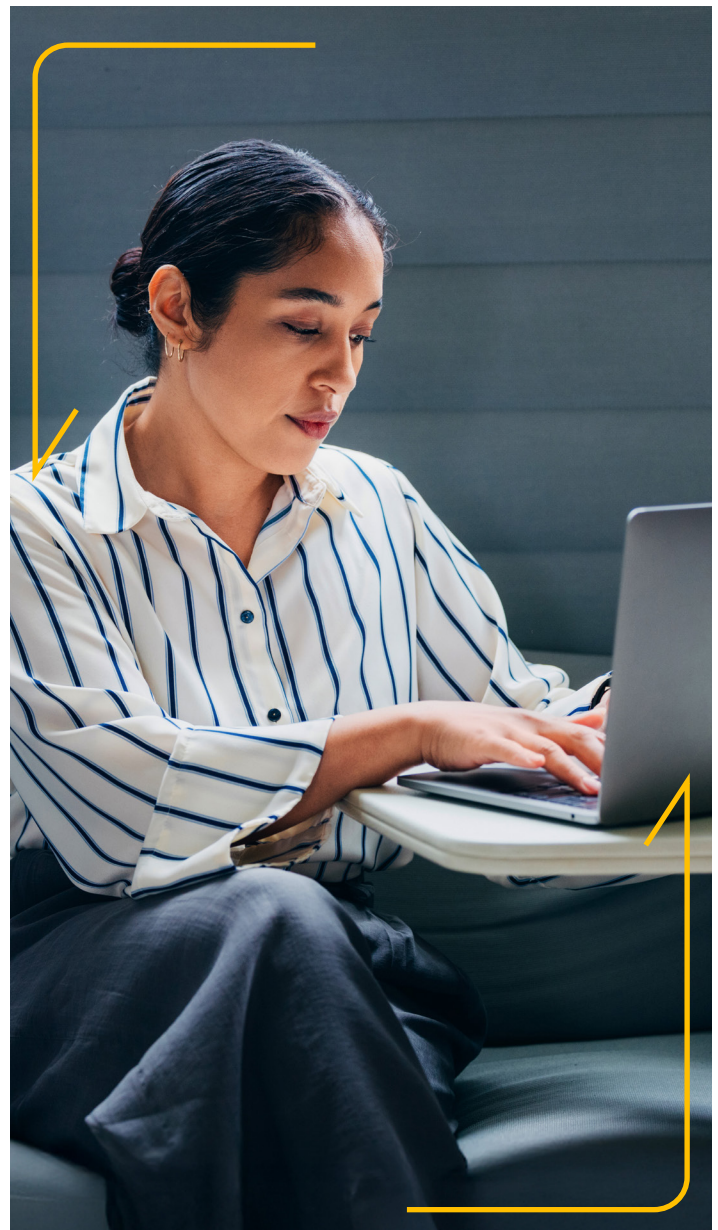
AI in Action

Creating new claims edits based on client documentation and policies, accelerating line-item analysis to identify Itemized Bill Review savings and extracting SOPs from medical records quickly are examples of how Zelis is leveraging AI to change the Payment Integrity landscape.

Its modular design allows payers to start with the solutions they need and scale seamlessly, supporting phased adoption and integration with existing systems. The more ZIPP capabilities you activate, the greater the savings, ROI, insights and operational efficiency – delivering exponential returns as your platform adoption grows.

AI & Advanced Analytics: The Heart of ZIPP

At the core of ZIPP is a powerful AI and analytics engine. Machine learning, GenAI and proprietary algorithms automate claim routing, identify savings opportunities, and adapt to changing market dynamics. ZIPP's intelligence grows with every claim processed, enabling deeper insights and proactive compliance. While AI drives speed and efficiency, every decision is validated by Zelis experts – delivering transparency, accuracy and trust.



Modular and Easily Tailored to Your Needs

ZIPP brings together Zelis's proven claims pricing and payment integrity solutions:

Payment Integrity

Pre and post pay edits, rules, algorithms and expert reviews to ensure accuracy and correct reimbursement logic is applied.

Out-of-Network Pricing

Multi-channel savings including reference-based pricing, balance bill resolution, negotiations, and supplemental networks.

In-Network Pricing

Pricing methodologies that allow you to pay claims accurately to any contract type as well as model the impact of contract changes to inform negotiations.

Benefits

Better Efficiency



Faster Turnaround

Claims move intelligently between modules quickly.



Reduced Manual Work

No need for clients to propagate changes to claims manually across different portals, transfer files, or manage multiple vendor relationships.



Greater Savings

Every claim is evaluated for accuracy and routed to the right channel for review and pricing for accurate payment.



Streamlined Oversight

All claim activity is visible in one unified portal, making it easier to monitor, report, and resolve issues.

More Savings



Optimized Outcomes

Every claim benefits from the right combination of expert review and pricing logic, maximizing savings opportunities.



Compounding Value

As more claims are processed through ZIPP, the platform's AI and analytics learn and improve, identifying new savings and compliance opportunities.



Defendable Results

With expert validation and transparent workflows, payers can confidently defend claim decisions and savings.

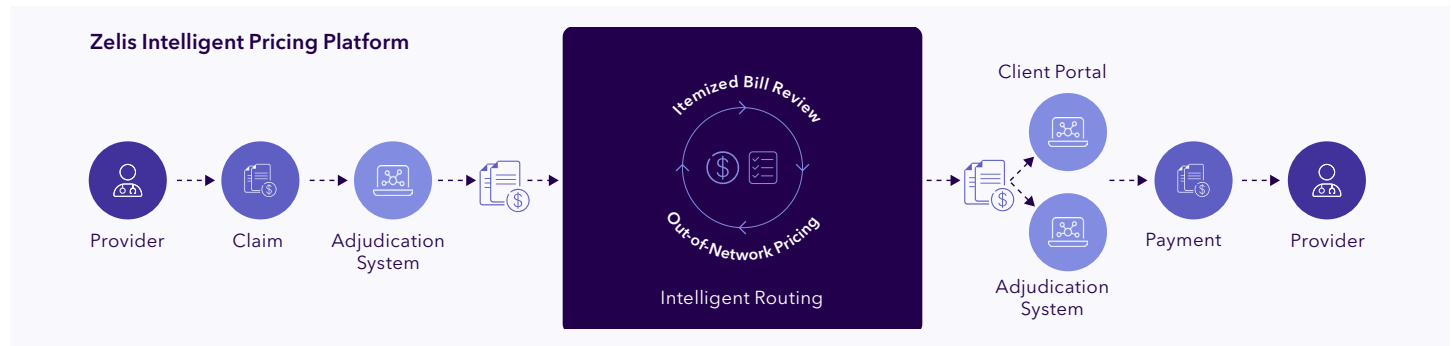


Lower Administrative Costs

Less time spent on manual processes means more resources can be focused on strategic initiatives.

Seamless Claim Processing Across Multiple Solutions

Imagine a health plan receives a complex claim that requires both an expert review and specialized pricing logic. With ZIPP, the claim enters the platform through a single ingestion point.



The platform's AI instantly analyzes the claim and determines it needs to be routed through both the Expert Claims Review® and Out-of-Network pricing modules. ZIPP's intelligent automation ensures the claim is reviewed by Zelis experts for accuracy and compliance, then applies proprietary out-of-network pricing algorithms to optimize reimbursement. If the claim is in-network, ZIPP can automatically run it through Claims Editing to identify errors and apply contract-specific pricing – all without manual handoffs or switching systems.

Why Traditional Approaches Fall Short

Most payers rely on multiple vendors and disconnected systems for claims editing, pricing and expert review.

This means claims must be:

- Manually transferred between platforms
- Re-keyed or batch processed separately

Each handoff introduces delays, increases the risk of errors, misses savings opportunities and makes it harder to track claim status or outcomes.

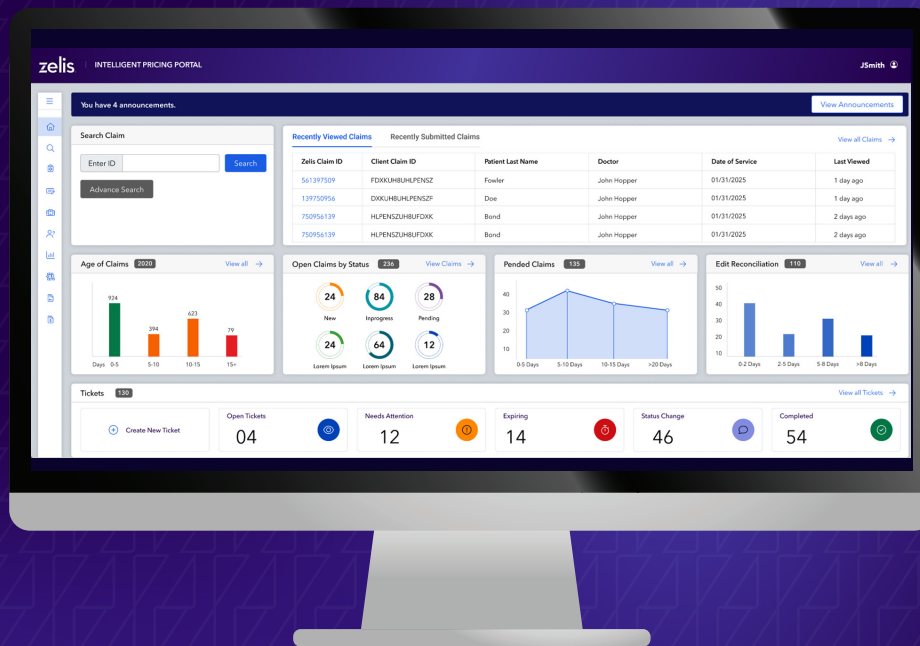
Zelis Is Changing The Landscape

Zelis integrates all these capabilities into one end-to-end platform. Our Intelligent Claims Routing platform capability allows claims to be routed through any combination of Zelis products – Expert Claims Review®, Out-of-Network pricing, In-Network pricing, or Claims Editing – seamlessly. There's no need for manual intervention, duplicate data entry or reconciliation between systems. Every step is tracked, auditable and visible in the unified client portal.



Unified Client Experience: The Zelis Intelligent Pricing Portal

ZIPP delivers a unified client experience through the Zelis Intelligent Pricing Portal. This single, intuitive dashboard provides real-time insights across pricing, editing and outcomes. Payers gain full lifecycle visibility, streamlined operations, and centralized data – making it easier to manage claims, track savings and make informed decisions.



Why Zelis? Trusted Expertise, Proven Results

Built on Zelis's decades of experience in payment integrity and claims pricing, ZIPP is trusted by hundreds of payers and proven across billions of dollars in claims volume. Every claim benefits from deep context, expert validation and a unified client experience through a single portal. ZIPP empowers payers to simplify operations, accelerate outcomes, and scale smarter – transforming healthcare claims management with the combined power of AI, analytics and trusted expertise.

Ready to Transform Your Claims Management?

The Zelis Intelligent Pricing Platform is more than technology – it's a new way forward. Powered by AI, analytics and expert validation, ZIPP empowers payers to simplify complexity, accelerate outcomes, and scale smarter.

ZIPP
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Contact us to learn more about ZIPP and how we can help you modernize your cost containment strategies.