



#### CÚRAM'S ELIGIBILITY & ENTITLEMENT

# Smarter Health and Human Services

Social programs are the safety net for society. The COVID-19 pandemic has taught us that traditional social programs aren't agile enough for modern economies. Governments need a social program infrastructure that can respond, scale and engage at the speed of change.

Government leaders want to deliver trusted, cost-effective and reliable services to their citizens, delivering programs in days or weeks rather than years. To do this effectively, they require a social program infrastructure that addresses the unique business needs of social program delivery. One that enables them to develop new policies easily, to scale up and down to meet changing demands and to engage their citizens through modern digital channels. HHS agencies have an opportunity to become future-fit by digitally transforming and modernizing technically, adopting cloud-based technologies to deliver a streamlined experience to citizens while improving agency productivity.



## Supporting social program management at the speed of change

Cúram by Merative is a modern platform developed specifically for social program management that transforms the delivery of services to clients in need of assistance. Our 25 years of trusted Health and Human Service experience is infused with input from agencies, caseworkers and citizens to deliver a modern, future-fit HHS system built on user-centered design principles. Prebuilt workflows give agencies a simple, intuitive path from end-to-end through the processes of benefit delivery, including eligibility and entitlement determination, benefit management, and family support programs.

Cúram's eligibility and entitlement solution offers:

### **Delivery of new and changing programs**

Delivering agile programs requires an eligibility and entitlement platform for configuring new programs and modernizing existing programs. With Cúram, agencies have a HHS-specific business application to define rules and eligibility criteria, as well functionality to process overpayments, underpayments with multi-case models, rate structures and more.

### **Scalability to meet changing demands**

The pandemic revealed that traditional social services programs don't scale up easily to meet spikes in demand. With Cúram agencies can choose cloud-based deployments that scale flexibly, including orchestration across multiple clouds.

### **Engagement through modern, digital channels**

Cúram allows for simplified and modernized interactions. Individuals or their responsible party can apply for benefits, understand their eligibility, see their payments, and more. Agencies can modernize the "front door" to their services as a first step in incrementally modernizing the end-to-end delivery of benefits.



# Built for Health and Human Services

## **End-to-end eligibility and entitlement processing**

Cúram has an HHS domain-specific eligibility and entitlement engine that can create and store case decisions, create financial components, create new decisions based on changes in circumstance by calling the rules engine, and complete reassessment, if required, by comparing new financial components to processed financial components within the same time period. This can result in the creation of under or over payments. The eligibility and entitlement engine is also clever enough to handle benefit and liability cases, multiple rules objectives, multiple nominees, and multiple reassessments. This helps to reduce the amount of custom development required by the customer to support these unique industry processes.

Cúram's eligibility and entitlement solution has a depth of domain-specific features and functionality such as tables, rules, workflows, creation of new programs and creation of assessments.

## **Caseworker productivity with chatbots and AI**

A simple, consistent human-centered experience, accessible from any device and aligned with global digital service standards, guides caseworkers through their tasks. Automated workflows save caseworkers from repetitive low value tasks, freeing them to focus on difficult cases. Caseworker productivity is improved with chatbot and AI support for complex tasks.

## **Citizen engagement**

Easy integration with our client portal to deliver modern, efficient, client-centric digital services in weeks instead of months. Cúram's solution is a modern, mobile-friendly portal, accessible from any device, anywhere, with a flexible innovative design system using user-centered design principles. Individuals can find, screen, and apply for all the benefits and services they might need, navigating a simple, intuitive path through the processes.

## **Ease of configuration and tailored for agency's requirements to deliver value quickly**

A broad range of functions in Cúram's eligibility and entitlement solution can be administratively configured such as application properties, case audit selection queries, communication templates, batch processes, security settings, business intelligence reports, target systems and content management interoperability services.

Cúram's eligibility and entitlement solution enables HHS agencies to deliver integrated, cross-program, cross-agency, and span government solutions to improve positive outcomes for clients. The platform's integrated case management provides a holistic view of a client and their family's needs and brings together all relevant people involved on a case such as product providers and family members and provides support for all those who are involved in collaborating with each other in identifying and addressing the needs of clients. This holistic and collaborative approach leads to better outcomes for citizens and their families, delivered in a more efficient manor by the agency.

## **Family-centric data model reduces customization and improves access to data**

The Cúram platform delivers a Social Programs data model that is designed specifically for social program client requirements and for reuse across multiple social programs. The data model delivers a holistic view of clients and their household. It supports the incremental addition of multiple programs and cases with no client duplication at the data model level. As a result, the data model provides a structure for agencies to capture household-specific data once. From then on, that data is used to support the eligibility and enrollment process over multiple program types. The Social Programs data model also provides a mechanism for capturing relationships through the use of relationship pages and a specific Datastore schema structure so that it is possible to ascertain how people in a household are related to each other.

## **Security, performance and scalability**

Cúram's eligibility and entitlement solution delivers a combination of business and infrastructure security mechanisms to keep cases and individual's data highly protected. It has role-based portal access and security that are unique and specific to the user role. It factors in how roles and locations need to be refined to support variance in how social programs are administered across a state. It also allows for sensitive cases where regardless of the location, a case needs to be locked to a couple of users for highly sensitive reasons. Most generic platforms do not have predefined industry roles and as a result, there is endless opportunity to misalign access with a role, creating a long-term risk of providing improper access to key cases, elements of a case or case routing.

## Flexible, modular deployment on any cloud

Cúram gives agencies the flexibility to purchase functionality in a modular way which allows them to only buy what they need, when they need it, at a cost that maps to the value gained. This allows government agencies to take an incremental modernization approach and to avoid vendor lock-in, reducing the overall technical risk. Cúram is Red Hat OpenShift ready and can be deployed anywhere, including on-premise, cloud and hybrid cloud environments, depending on agency requirements.

It is built to integrate with legacy systems and other systems via web services and open APIs implemented in a SOA

architecture. It provides government agencies with a set of industry leading integration points to determine how to bring data in and out of the system.

### **A roadmap to future-proof the solution**

Cúram has an HHS domain-specific roadmap and delivers regular HHS specific feature and functional enhancements. It invests in market research, thought leadership and industry partnerships to ensure that Cúram evolves to constantly meet government requirements and deliver valuable solutions that are up to date with current market and technology trends.

## Solution overview

### Cloud

Provided in a secure dedicated and reliable cloud to scale to growing needs

### Pre-built

Pre-screening and application questions for government services and benefit programs

### Configurable

Structured questions and answers in a responsive application backed by user centered design

### AI

Guide citizens with pre-trained content on social programs and unemployment insurance with Merative virtual assistant

### Modular

Citizen engagement and Merative virtual assistant modules to assist with influx of applications

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Learn more at  
[merative.com/government](https://merative.com/government)

## About Cúram

Cúram, offered by Merative, has over 25 years of experience helping national, regional, and local governments transform the delivery of social services, empower caseworkers, and help individuals and families access the programs they need to achieve better outcomes. Used in 12 countries and jurisdictions, available in 7 languages, and supporting over 970 government programs, the Cúram platform connects benefits administrators, social services agencies, and case managers, to serve and protect 187 million citizens annually.

## About Merative

Merative is a data, analytics and technology partner for the health industry, including providers, payers, life sciences companies and governments. With trusted technology and human expertise, Merative works with clients to drive real progress. Merative helps clients reassemble information and insights around the people they serve to improve healthcare delivery, decision making and performance. Merative, formerly IBM Watson Health, became a new standalone company as part of Francisco Partners in 2022. Learn more at [www.merative.com](http://www.merative.com)

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