

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
13 December 2007 (13.12.2007)

PCT

(10) International Publication Number
WO 2007/143599 A3

(51) International Patent Classification:
G06Q 50/00 (2006.01)

(74) Agents: DELFLACHE, Marc, L. et al.; Fulbright & Jaworski L.L.p., 2200 Ross Avenue, Suite 2800, Dallas, TX 75201-2784 (US).

(21) International Application Number:
PCT/US2007/070298

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(22) International Filing Date: 4 June 2007 (04.06.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/811,192 2 June 2006 (02.06.2006) US
11/757,154 1 June 2007 (01.06.2007) US

(71) Applicant (for all designated States except US): THE TRIZETTO GROUP, INC. [US/US]; 6061 South Willow Drive, Suite 310, Greenwood Village, CO 80111 (US).

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

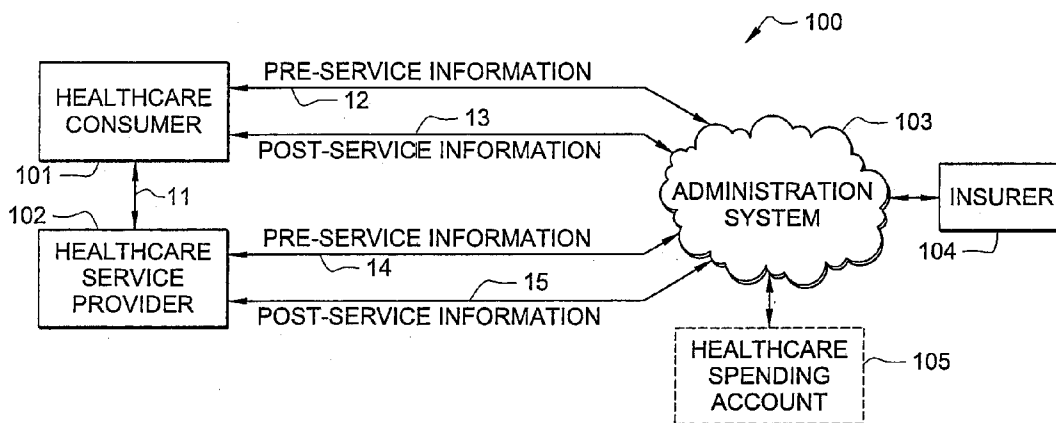
(72) Inventors; and

(75) Inventors/Applicants (for US only): BURRISS, Melony, Dawn [US/US]; 244 Bertha Allen Road, Westminster, SC 29693 (US). HOERLE, Dale, E. [US/US]; 3503 Kestral Drive, Naperville, IL 60564 (US). SPIREK, Dan [US/US]; 12626 Summit Ridge Road, Parker, CO 80138 (US).

Published:
— with international search report

[Continued on next page]

(54) Title: ENHANCED SYSTEMS AND METHODS FOR PROCESSING OF HEALTHCARE INFORMATION



(57) Abstract: Enhanced systems and methods for processing of healthcare information are provided. According to one embodiment, a method comprises receiving, at a claim processing system that is operable to adjudicate a claim for payment from an insurer for services rendered to a healthcare consumer, a request for estimated healthcare payment information. The request may pertain to a service that has not been rendered to the healthcare consumer. The request for the estimated healthcare information may be received (e.g., electronically, such as via a web interface, and/or otherwise via a communication network, such as the Internet) from the healthcare consumer or from a healthcare service provider. The method further comprises processing the request by the claim processing system for determining the requested estimated healthcare payment information. The method further comprises communicating, from the claim processing system, a response to the request that includes the estimated healthcare payment information.

WO 2007/143599 A3




(88) Date of publication of the international search report:
29 May 2008

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/70298

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 50/00 (2007.10) USPC - 705/2 According to International Patent Classification (IPC) or to both national classification and IPC</p>												
<p>B. FIELDS SEARCHED</p> <p>Minimum documentation searched (classification system followed by classification symbols) USPC - 705/2</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched</p> <p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PubWEST(PGPB,USPT,EPAB,JPAB); Google; Google Scholar Search Terms Used: healthcare, costs, liability\$, estimate\$, request\$, insurance, claims, health, system, payment, consumer, determin\$</p>												
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <thead> <tr> <th>Category*</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>X ----- Y</td> <td>US 2005/0033609 A1 (Yang) 10 February 2005 (10.02.2005); para[0021, 0023, 0027-0034, 0043, 0106]</td> <td>1-6, 13 ----- 7-12, 14-37, 44-47</td> </tr> <tr> <td>X ----- Y</td> <td>US 6,208,973 B1 (Boyer et al.) 27 March 2001 (27.03.2001); col 4, ln 8-54</td> <td>38-43 ----- 7-12, 14-37, 44-47</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X ----- Y	US 2005/0033609 A1 (Yang) 10 February 2005 (10.02.2005); para[0021, 0023, 0027-0034, 0043, 0106]	1-6, 13 ----- 7-12, 14-37, 44-47	X ----- Y	US 6,208,973 B1 (Boyer et al.) 27 March 2001 (27.03.2001); col 4, ln 8-54	38-43 ----- 7-12, 14-37, 44-47	
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.										
X ----- Y	US 2005/0033609 A1 (Yang) 10 February 2005 (10.02.2005); para[0021, 0023, 0027-0034, 0043, 0106]	1-6, 13 ----- 7-12, 14-37, 44-47										
X ----- Y	US 6,208,973 B1 (Boyer et al.) 27 March 2001 (27.03.2001); col 4, ln 8-54	38-43 ----- 7-12, 14-37, 44-47										
<p><input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/></p>												
<p>* Special categories of cited documents:</p> <table border="0"> <tr> <td>"A" document defining the general state of the art which is not considered to be of particular relevance</td> <td>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</td> </tr> <tr> <td>"E" earlier application or patent but published on or after the international filing date</td> <td>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</td> </tr> <tr> <td>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</td> <td>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</td> </tr> <tr> <td>"O" document referring to an oral disclosure, use, exhibition or other means</td> <td>"&" document member of the same patent family</td> </tr> <tr> <td>"P" document published prior to the international filing date but later than the priority date claimed</td> <td></td> </tr> </table>			"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family	"P" document published prior to the international filing date but later than the priority date claimed	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention											
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone											
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art											
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family											
"P" document published prior to the international filing date but later than the priority date claimed												
<p>Date of the actual completion of the international search 26 November 2007 (26.11.2007)</p>		<p>Date of mailing of the international search report 07 JAN 2008</p>										
<p>Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201</p>		<p>Authorized officer: Lee W. Young  PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774</p>										