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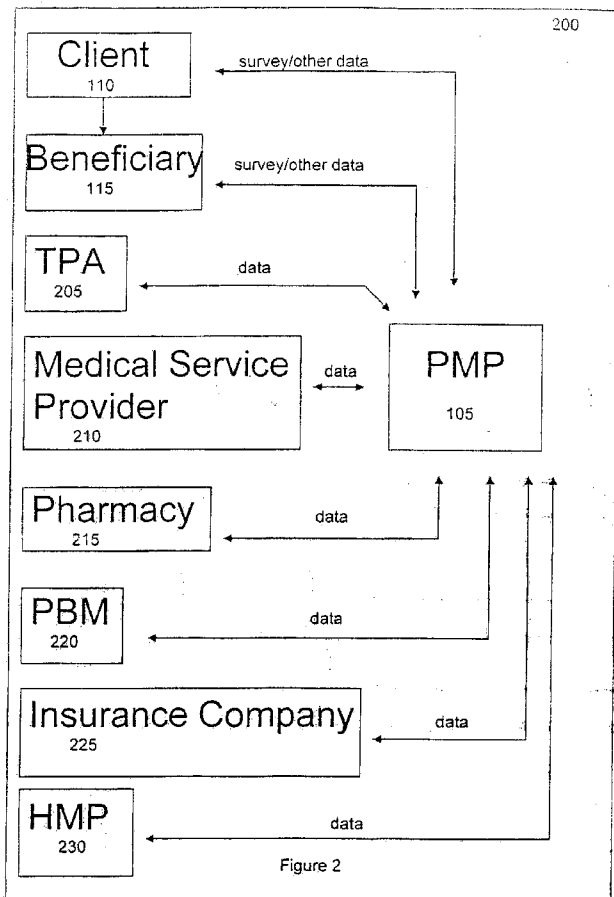
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[Continued on next page]

(54) Title: METHODS AND SYSTEMS FOR HEALTHCARE ASSESSMENT



(57) Abstract: Certain embodiments provide methods and systems by which a predictive modeling provider may provide a client with predictive healthcare analysis. The predictive healthcare analysis may be used to assess whether a beneficiary is likely to develop conditions requiring healthcare. If such conditions are identified, intervention plans are developed and implemented to address the conditions and reduce healthcare costs. Certain embodiments provide method and systems by which an integrated benefits management organization may manage a client's healthcare program. A claim audit may be performed on healthcare claims of the client's beneficiaries. A claim repricing process may be used to discount the healthcare claims of the client's beneficiaries. In at least certain embodiments, the predictive modeling provider or integrated benefits management organization are motivated to maximize the reduction in the client's healthcare costs.

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INTERNATIONAL SEARCH REPORT

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PCT/US05/25310

A. CLASSIFICATION OF SUBJECT MATTER IPC: G06F 19/00 (2006.01) USPC: 705/3 According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/3 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Please See Continuation Sheet		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2001/0020229 A1 (LASH) 26 September 2001 (26.09.2001), (LASH; Figure 3, Figure 5, paragraphs [0010]-[0011], [0022]-[0023], [0025], [0029], [0037], [0040]-[0043], [0046]-[0048]).	1-59
A	US 2002/0099686 A1 (SCHWARTZ et al.) 25 July 2002 (25.07.2002), (SCHWARTZ; Figure 2, paragraphs [0029], [0033], [0036]-[0037], [0079].	1-59
A	US 2002/0026103 A1 (NORRIS et al.) 28 February 2002 (28.02.2002), (NORRIS; Figure 4, paragraphs [0025], [0028], [0060]).	1-59
A	US 2002/0128866 A1 (GOETZKE et al.), 12 September 2002 (12.09.2002) (GOETZKE; paragraphs [0029], [0031], [0035], [0037], [0051], [0081].	1-59
A	US 2003/0065409/A1 (RAETH, et al.) 3 April 2003 (03.04.2003) (RAETH; Figure 2, paragraphs [0029], [0033], [0036]-[0037], [0079].	1-59
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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	Authorized officer <i>per</i> Joseph Thomas <i>J. Brown</i> Telephone No. (571) 272-3600	

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Continuation of B. FIELDS SEARCHED Item 3:

EAST Search

Search Terms: obtain, get, retrieve, obtain, acquire, healthcare, medical, patient, information, data, record, predictive model, projection, predict, algorithm, health, illness, disease, sickness, susceptible, condition, identify, find, communicate, transmit, send, mail, email, customer, patient, user, buyer, purchaser, insured, reduce, lower, minimize, costs