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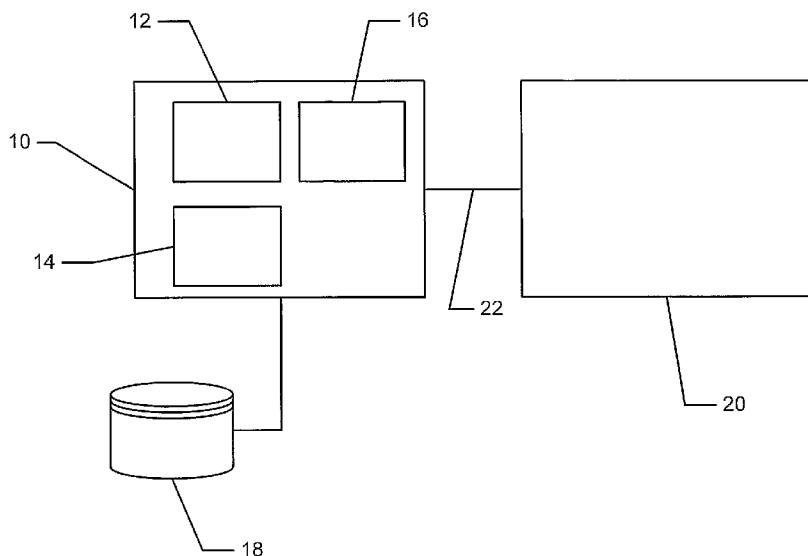
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A METHOD OF MANAGING THE BUSINESS OF A HEALTH INSURANCE PLAN AND A SYSTEM THEREFOR



(57) Abstract: A method of managing the business of a health insurance plan, wherein the provider of such health insurance plan undertakes liability in return for a premium or contribution, and insures members who pay such premiums or make such contributions for covered health services or manages an account from which covered health care expenses are paid. The method includes calculating an amount of expenditure of a member using a credit or debit card issued to the member and increasing the amount of funds available to a member in a medical savings account to be used by the member to pay for health services or increasing the amount of liability the health insurance

plan undertakes. The amount of the increase is a percentage of the amount of expenditure of the member using the credit or debit card issued to the member.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/IB05/03842

A. CLASSIFICATION OF SUBJECT MATTER
 IPC: **G06F 17/60**

USPC: 705/2
 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. : 705/2

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)

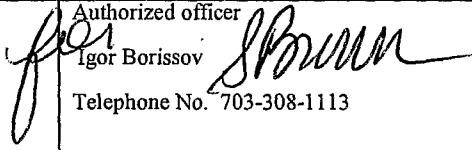
C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,108,641 (KENNA et al) 22 August, 2000, see entire reference	1-9
A	US 2004/0267570 A1 (BECKER) 30 December 2004, see entire reference	1-9

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:		
"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
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"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	
"P"	document published prior to the international filing date but later than the priority date claimed	"&" document member of the same patent family

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