

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
6 July 2006 (06.07.2006)

PCT

(10) International Publication Number
WO 2006/071704 A3

(51) International Patent Classification:
G06Q 40/00 (2006.01)

(21) International Application Number:
PCT/US2005/046464

(22) International Filing Date:
22 December 2005 (22.12.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
11/023,199 27 December 2004 (27.12.2004) US

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

(72) Inventor; and

(75) Inventor/Applicant (for US only): **DEAN, Val, C.** [US/US]; 1232 Deerpath Trail, Franktown, Colorado 80116 (US).

(74) Agent: **TANNENBAUM, David, H.**; FULBRIGHT & JAWORSKI L.L.P., 2200 Ross Avenue, Suite 2800, Dallas, Texas 75201-2784 (US).

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

(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, 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).

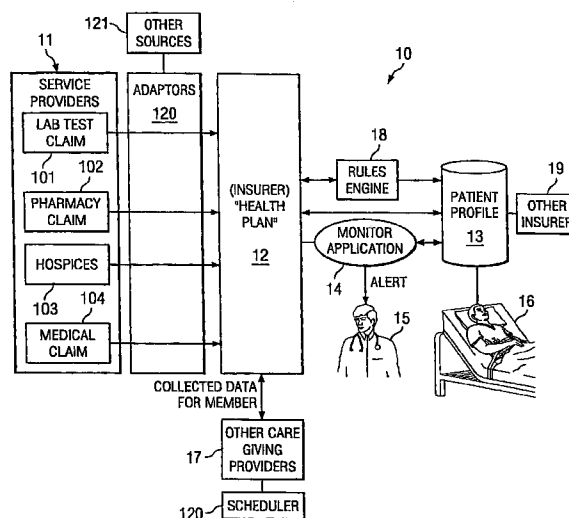
Published:

— with international search report

(88) Date of publication of the international search report:
18 October 2007

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: SYSTEM AND METHOD FOR SELECTING HEALTHCARE MANAGEMENT



(57) Abstract: The present invention is directed to a system and method which allows a prospective insured to make an informed decision on healthcare insurance or a specific health care management decision by using a current medical profile to assist in their selection. Based on past medical care, as obtained from payor data, a number of different plans, each having different providers, different deductibles, different maximums, different reimbursement policies, etc., a person can make an informed decision. When a family has different payors for different family members, a proper blend of payors can be more easily selected since the payors (or a single payor) has a medical profile of each family member and also has information on providers in the network, prescription policies, deductibles, maximums, etc.

WO 2006/071704 A3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/46464

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06Q 40/00**(2006.01)

USPC: 705/4

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. : 705/4

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)
EAST, Proquest

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|------------|-------------------------------------------------------------------------------------------------------------------|-----------------------|
| Y | US 6,456,979 B1 (Flagg) 24 September 2002 (24.09.2002); abstract; col. 22, line 65-col. 25, line 8; figures 1-12. | 1-24 |
| Y | US 4,567,359 A1 (Lockwood) 28 January 1986 (28.01.1986); abstract; col. 1, line 21-col. 3, line 49; figures 1-7. | 1-24 |
| A | US 5,655,085 A1 (Ryan) 05 August 1997 (05.08.1997); abstract; col. 4, line 33-col. 7, line 12; figures 1-29. | 1-24 |
| A | US 2002/0049617 A1 (Lancki et al.) 25 April 2002 (25.04.2002); abstract; par. [0009] - [0011]; figures 1-66. | 1-24 |

☐ 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

"E" earlier application or patent published on or after the international filing date

"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)

"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

"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

"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

"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

"&"

document member of the same patent family

Date of the actual completion of the international search

01 October 2006 (01.10.2006)

Date of mailing of the international search report

29 NOV 2006

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

Joseph Thomas

Telephone No. (571)272-3600