

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
18 November 2004 (18.11.2004)

PCT

(10) International Publication Number
WO 2004/099918 A3

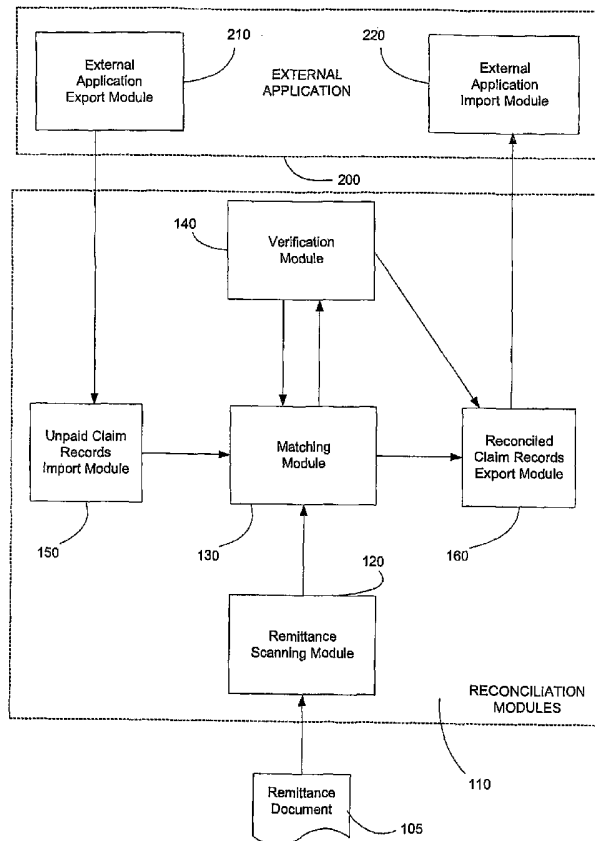
- (51) International Patent Classification : ⁷ **G06F 17/60**
- (21) International Application Number:
PCT/US2004/013432
- (22) International Filing Date: 30 April 2004 (30.04.2004)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/466,953 1 May 2003 (01.05.2003) US
- (71) Applicant (for all designated States except US): **PEPSYS-TEMS, INC** [US/US]; c/o The Medecine Shoppe, 1301 Brownsville Road, Pittsburgh, PA 15210 (US).
- (72) Inventors: **KOSSOL, Joyce**; 922 Fayette Street, Belle Vernon, PA 15010 (US). **WEBB, Jon, A.**; 5839 Douglas Street, Pittsburgh, PA 15217 (US).
- (74) Agent: **HALPERN, Steven, E.**; c/o Quinn, Charles N., Fox Rothschild LLP, Tenth Floor, 2000 Market Street, Philadelphia, PA 19103-3291 (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, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, 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, IT, LU, 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

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR RECONCILING AN INSURANCE PAYMENT WITH AN INSURANCE CLAIM



(57) Abstract: Disclosed herein is a method for reconciling an insurance payment to an entity, such as a pharmacy, with an insurance claim made by the entity. Some embodiments of the method comprise providing a claim value belonging to a set of claim values, providing a claim identification value associated with the claim value and belonging to a set of claim identification values, providing a payment value belonging to a set of payment values, providing a payment identification value associated with the payment value and belonging to a set of payment identification values and, where the payment identification value and the claim identification value correspond to each other, matching the payment value with the claim value. Additional systems and methods are also disclosed herein.

WO 2004/099918 A3



— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

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.

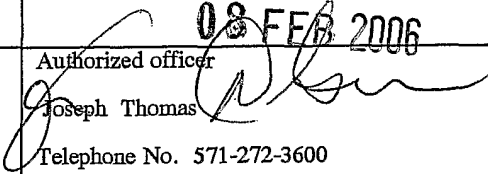
(88) Date of publication of the international search report:

30 March 2006

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/13432

A. CLASSIFICATION OF SUBJECT MATTER IPC(7) : G06F 17/60 US CL : 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. : 705/4,3,2 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) 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 5,253,164 A (HOLLOWAY et al) 12 October 1993 (12.10.1993), column 3, line 38-col. 53	1-63
Y, E	US 6,826,536 B1 (FORMAN) 30 November 2004 (30.11.2004), col. 11, line 10-col. 20, line 16	1-63
Y	US 6,324,516 B1 (SHULTS et al) 27 November 2001 (27.11.2001) col. 5, line 44-col. 8, line 21.	1-63
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent published on or after the international filing date	"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
"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)	"&"	document member of the same patent family
"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		
Date of the actual completion of the international search	Date of mailing of the international search report	
05 December 2005 (05.12.2005)	08 FEB 2006 Authorized officer  Joseph Thomas Telephone No. 571-272-3600	
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		

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US04/13432

Continuation of B. FIELDS SEARCHED Item 3:

EAST: (health or healthcare or medical or pharmacy or pharmaceutical or prescription) with (insurance or benefit or payment or paid or claim) with (verification or verify or verifying or reconcile or reconciliation or match or correlation)