



December 5, 2019

Accuity Government Services

*Expediting Benefits Eligibility and
Reducing Fraud, Waste, and Abuse*

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President, Accuity AVS Inc.



accuity.com

Fircosoft

Bankers
ALMANAC

NRS

Accuity has been in business for over 100 years and has grown into a multinational software, data and services business.

Accuity is owned by Reed Business Information, part of RELX, one of the world's leading business-to-business data and content providers.

Accuity is a leading provider of specialized information and tools for the financial services industry, government and related corporate markets.

Accuity lines of business include data, software and services that address:

- **Financial Crime Screening**
- **Payments Efficiency**
- **Know Your Customer**
- **Benefits Eligibility**

Key Government Customers

Social Security Administration
(Benefits Eligibility)

Medicaid State Agencies
(Benefits Eligibility)

SBA
(Payment database replication and cross-matching service)

Federal Reserve Bank
(Payment databases and books)

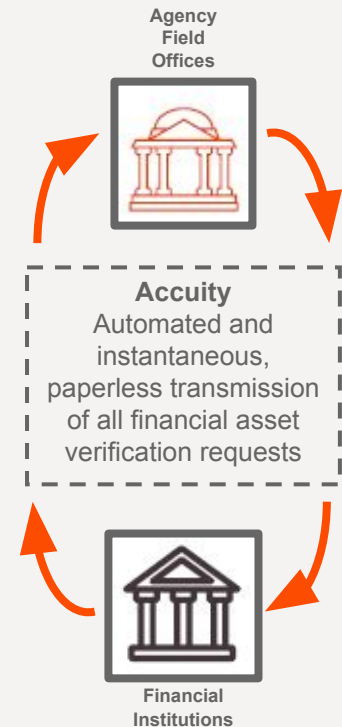
Treasury's FMS
(pay.gov website)

Accuity has been providing benefits eligibility services to the U.S. Government since 2003.

Accuity's solution **automates the process** of financial eligibility determinations for U.S. Government assistance programs.

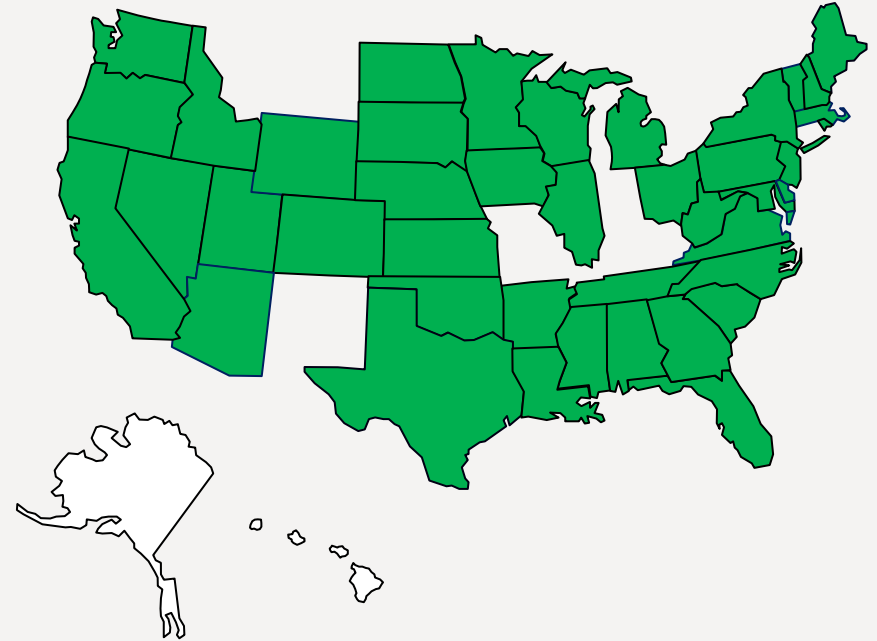
Through our solution agencies can request and receive financial account balance information from the U.S. financial institution community. **The process is paperless, automated, secure, accurate and fast.**

Accuity launched its service in 2003 through a pilot with the SSA and today Accuity **provides its service to the SSA in all 50 states, Washington DC and the Northern Mariana Islands** for the Supplemental Security Income benefits program (SSI).



In 2009 Accuity expanded its service to include the Medicaid ABD population.

As a result of the overwhelming success of the SSA-SSI program, CMS issued mandated guidance for states use of an automated system for the Medicaid ABD population similar in nature to what SSA was using for the SSI program. Accuity currently provides eligibility determination services for **Medicaid ABD in 44 states** and we are in the process of adding remaining state agencies over the next 6 months.



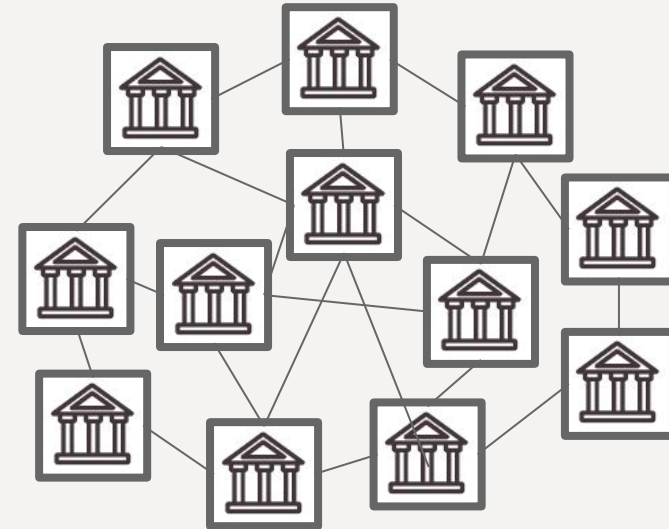
Accuity's state agency coverage for Medicaid ABD eligibility determinations.

We have been successful because we have the trust of the financial institution community.

Since 1911 Accuity has served as the official registrar for **American Bankers Association** routing number system. We are responsible for closely monitoring the banking community: Openings, Closings, Mergers, product introduction, etc.

Leveraging our long-standing relationship as a trusted authority in the U.S. banking community, Accuity's comprehensive network includes more than 95% of all bank deposit accounts in the nation.

As a result we have been able to develop a **comprehensive pre-established communication network for all deposit taking financial institutions in the United States.**

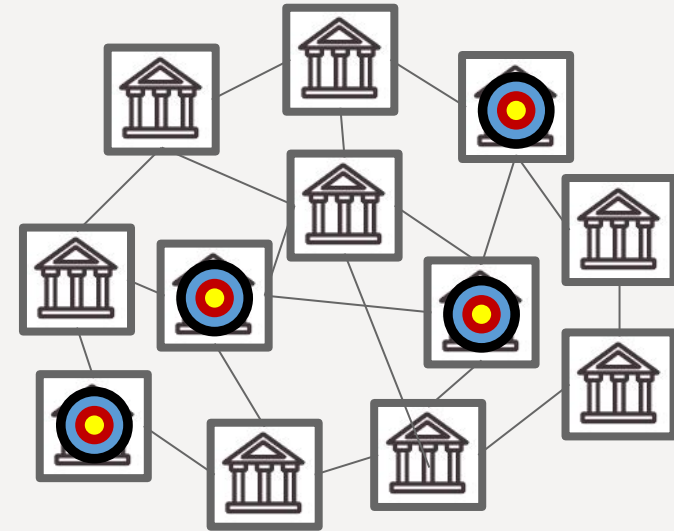


Accuity has a proven track record for detecting undisclosed account balances using proprietary account detection algorithms.

Over the years we have developed technology that can select the most likely financial institutions and find undisclosed account balances.

For every request received from an agency we canvass additional financial institutions for detection of undisclosed accounts.

On average, **about 1 in every 6** applicant eligibility queries results in detecting an undisclosed account.



Accuity's service provides fast and accurate information that allows agencies to get benefits into the correct hands as quickly as possible.

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Average days to provide account balance to an agency.

Most of our financial institution network is connected to us via our secure web portal. Before Accuity this process took 45-90 days.

92%

Amount of balances provided within 24 hours.

We have fully automated most financial institutions so that responses are received within a matter of minutes or hours.

96%

Response rate for financial institutions.

Because of our unique relationship with the financial institution community we have an excellent response rate. Before Accuity response rates greatly varied averaging less than 20%.

0%

Amount of paper used by agencies.

We have completely automated the process by which agencies process eligibility information with our system.

Accuity's solution has saved the government billions of dollars reducing improper payments.

In the most recent month in 2019 Accuity detected:

20% of account balances that exceeded the eligibility threshold

3% that exceeded 10X the eligibility threshold

3,500 cases of balances exceeding \$100,000

Dozens of cases with balances exceeding \$1,000,000



Florida

\$85 million saved

In the first 12 months in the program



North Carolina

\$108 million saved

In the first 18 months in the program



New York

\$45 million saved annually

Since 2016



Maryland

\$17.6 million saved

In the first 12 months in the program



Oklahoma

\$19.8 million saved

In the first 9 months in the program



SSA testified to Congress that Accuity's solution will yield improper payment savings of \$900 million dollars annually with a systems generated savings of \$20 dollars for every \$1 of expense (1,900% Return on Investment).

We can drive even greater efficiencies.....

Expanding automated financial asset eligibility determinations to other programs will expedite benefits, increase savings, and **reduce Fraud, Waste and Abuse.**



Medicaid expansion beyond the ABD (aged, blind and disabled) population



Supplemental Nutrition Assistance Program



Housing and Urban Development – Section 8 Housing



Child Support Oversight

Thank you.

Should you require further information:

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