FOR MANAGED CARE ORGANIZATIONS

PAYMENT INTEGRITY ENGAGEMENT · LIVE IN PRODUCTION · 60-DAY POC

DOCUMENT

№ JIL-MCO-I-01

JIL Sovereign —

Kill payment fraud before it *settles.* Prove compliance after it *does.*

Two engines on one trust boundary. **Settlements / FWAE attestation** detects fraud, waste, abuse, and error before payment. **UM Attestation** produces court-admissible defensibility for every utilization-management decision. Live in production, deployed inside Snowflake and Databricks, ready for POC in sixty days.

FWAE ADDRESSABLE	VERDICT CHECKS	POC ENTRY	TIME TO FINDINGS
$60B+ annually	*175 per claim*	*From $100K flat*	*60 days*

SECTION 01 • THE TWO PROBLEMS EVERY MCO FACES

FWAE losses on one side, *UM defensibility* on the other.

Plans are squeezed from two directions. Claim spend leaks to fraud and abuse on the settlements side. Utilization-management decisions face mounting appeal, audit, and litigation exposure on the medical side. JIL operates one engine across both.

8–12%	<20%	30%	40–60%
OF CLAIM SPEND LOST TO FWAE	RECOVERY WITHOUT COURT EVIDENCE	OF PAS ELIMINATED BY UHG (2025)	UM APPEALS REVERSED AT EXTERNAL REVIEW

TRACK	WHAT'S BROKEN	WHAT IT COSTS THE PLAN
Settlements FWAE	Detection-only vendors	Post-pay analytics find issues after the money is gone. Contingency vendors charge 25–30% of recovery — on $50M identified, the plan loses $12–15M to the vendor.
	No court-admissible evidence	When a provider contests a recoupment, the plan has spreadsheets, not signed cryptographic records. Cases get dropped or settled at pennies on the dollar.
UM ATTESTATION	Defensibility crisis	UHG eliminated PA on 30% of services in 2025. Other plans following. Every remaining UM denial faces increased provider, member, and state scrutiny.
	Appeal reversal exposure	Without attested rationale, 40–60% of appealed UM denials get reversed at state external review. Each reversal: $5K–$50K. Provider lawsuits: $50K–$500K per defense.

SECTION 02 • HOW JIL SOLVES IT

One platform. Detection *before* settlement. Proof *after*.

JIL is a bi-directional payment integrity network. Every claim passes through a 175-check Verdict Engine before payment. Every finding is sealed in a Court Ready Evidence Bundle for recovery action. Same platform, two phases of the payment lifecycle.

01 · BEFORE SETTLEMENT

Pre-Settlement Attestation.

Every claim passes through 175 attestation checks before payment. Verdict: yes, no, or review. The fraudulent claim is intercepted at the moment of decision, not investigated after the money is gone. Prevention, not recovery.

02 · AFTER SETTLEMENT

Retroactive Verification.

Historical claims data is scanned through the same 175-check engine. Every finding is packaged as a Court Ready Evidence Bundle: cryptographically signed, FRE 902(14) admissible, ready to support recoupment without the provider contest derailing the case.

03 · CONTINUOUS

Plan-wide Intelligence.

Wallet Intelligence, Asset Intelligence, and Pre-Clearance layers run continuously across the plan's payment population. Provider risk scoring, network graph analysis, and cross-rail correlation. The Verdict Engine learns from every payment.

WHAT THIS CHANGES FOR THE PLAN

Detection moves from post-pay forensics to **pre-pay prevention**. Recovery moves from spreadsheets to **court-admissible evidence**. The plan stops losing 8–12% of claim spend to FWAE and stops losing 70–80% of identified FWAE to provider contestation and vendor contingency fees.

SECTION 03 • WHY JIL IS DIFFERENT

Detection and proof. Built on rails *no other vendor operates.*

Existing payment-integrity vendors do detection. JIL does detection plus court-admissible proof, on infrastructure that no competitor can replicate.

DIFFERENTIATOR	WHAT IT MEANS FOR THE PLAN
Court Ready Evidence Bundle CREB	Every finding is sealed as an FRE 902(14) self-authenticating evidence record. Provider contestation rates drop. Recovery rates rise from under 20% to **40–60%** on identified FWAE.
Detection AND proof, one platform	Pre-pay prevention and post-pay forensics on the same 175-check engine. No vendor stitching required. No data leakage between two separate vendors.
Inherited compliance on day one	Deploy as a Snowflake Native App or Databricks Brickbuilder and inherit their full certification stack: **SOC 2 Type II, HIPAA, HITRUST, FedRAMP.** No 18-month vendor certification wait.
Flat-fee pricing, no contingency	Most payment-integrity vendors take 25–30% of recovery. JIL is flat-fee for detection and proof. The plan keeps **100% of recovery dollars**. On $50M of identified FWAE, that is $12–15M back to the plan.
83 patents protecting the technology	Patent claim 53 alone covers the method by which JIL produces court-admissible cryptographic records. 300 services, 1.5M lines of code, live in production today. Competitors cannot legally replicate the architecture.

SECTION 04 • HOW IT WORKS

From your claims data to actionable *evidence*, in one diagram.

Claims → Verdict Engine (175 checks) → Verdict, CREB, Findings. Deployed inside your existing data platform. No data movement.

YOUR PLAN

MCO inputs

Claims data
HISTORICAL OR REAL-TIME

Provider records
PECOS · NPI · NETWORKS

Member data
ANONYMIZED FOR POC

Deploy via
SNOWFLAKE · DATABRICKS · JIL CLOUD

JIL VERDICT ENGINE

175 attestation checks across 15 signal categories.

- Identity + UBO Integrity
- Provider Enrollment + NPI
- CPT / ICD-10 Upcoding
- Duplicate Claim Detection
- Sanctions + OFAC Screening
- Network Graph Analysis

+ 9 ADDITIONAL SIGNAL CATEGORIES · 175 CHECKS TOTAL

OUTPUTS

Per-claim records

Verdict
YES / NO / REVIEW · SCORE · REASONING

Court Ready Evidence Bundle
FRE 902(14) ADMISSIBLE · SIGNED · IMMUTABLE

Findings report
SORTED BY RECOVERY PROBABILITY + DOLLAR VALUE

Live dashboard
FOR YOUR RECOVERY TEAM

SECTION 05 • UTILIZATION MANAGEMENT ATTESTATION

Beyond FWAE: *defensible UM decisions.*

As prior authorization is rolled back across the industry, the defensibility burden moves to the plan's medical team. The proof has to hold up when a provider, member, or state Medicaid auditor contests the decision. JIL UM Attestation provides that proof layer — same Verdict Engine, same trust boundary, configured for medical necessity, evidence-based guidelines, and network adequacy signals.

INHERITED · SOC 2 TYPE II · HIPAA · HITRUST · FEDRAMP · ISO 27001 · PCI DSS

TRUST BOUNDARY · YOUR SNOWFLAKE OR DATABRICKS

YOUR DATA

Stays in your environment.

- Claims data
- Member data
- Provider + network
- UM decisions · PA · denials

JIL NATIVE APP

Runs as a workload inside your platform.

- Snowflake App / Databricks Brickbuilder
- Verdict Engine · 175 checks · 15 categories
- UM Signal Configuration
- Medical necessity · guidelines · adequacy

YOUR OUTPUTS

Signed, admissible, decision-ready.

- Signed UM Attestation · per decision
- FWAE Verdicts · YES / NO / REVIEW
- Court Ready Evidence · FRE 902(14)
- Appeal Defense Pack

NO DATA CROSSES THE BOUNDARY. JIL RUNS AS A WORKLOAD INSIDE THE PLATFORM YOU ALREADY OPERATE.

SECTION 06 • HOW TO GET STARTED

We run this *inside your* Snowflake or Databricks.

JIL deploys as a Snowflake Native App or a Databricks Brickbuilder app inside the plan's existing certified data platform. Your data never leaves your environment. No data movement. No PHI transfer. No vendor BAA negotiation. The compliance posture you already hold covers the engagement.

i. **Sign the POC engagement letter. No long-term commitment.**

One-page POC engagement, flat fee, sixty to ninety days. Below typical vendor procurement threshold. No exclusive license, no recurring obligation, no scope creep.

ii. **JIL deploys inside your data platform. Snowflake Native App or Databricks Brickbuilder.**

Whichever platform the plan already operates on, JIL installs as a managed native application. The plan's existing SOC 2, HIPAA, HITRUST, and FedRAMP posture covers JIL automatically because JIL runs as a workload inside that already-certified platform.

iii. **Tier 1 analysis runs on your data, in your environment. 175 checks. No data movement.**

Same Verdict Engine that runs in production for live attestation, executing against the plan's claims data inside the plan's Snowflake or Databricks account. No data is exported, copied, or transferred to JIL infrastructure. JIL has read access only, scoped to the POC engagement period.

iv. **Findings and proof samples land in your data platform. You validate against your own records.**

Output tables write back to the plan's own schemas, sorted by recovery probability and dollar value. Sample proof packages on a subset of findings. The plan verifies internally before any scaling decision. No data leaves the trust boundary at any point.

SECTION 07 • POC INVESTMENT

Two tracks. *One trust boundary.*

Each track has the same shape: retroactive first, one year at a time; flat-fee pre / real-time once the retroactive baseline is complete. Run one track, or both — same Verdict Engine, same Snowflake or Databricks deployment.

TRACK	RETROACTIVE · ONE YEAR AT A TIME	PRE / REAL-TIME · FLAT-FEE ANNUAL
Settlements / FWAE UNIT: CLAIM RECORD	SKU 1A-S · $100K per 50M records / year Tier 1 retroactive attestation. 175 checks. One year at a time so the engine builds longitudinal trend signals. Add CREB packaging **(SKU 1B-S)** for proof audit, per-bundle at SKU 3 pricing.	SKU 2-S · Tiered annual Flat-fee pre-settlement attestation on every outbound claim. Available after four years of retroactive complete — that history anchors the flat-fee economics.
UM Attestation UNIT: UM DECISION	SKU 1A-UM · $100K per 250K decisions / year Tier 1 retroactive UM review. Configured for medical necessity, evidence-based guidelines, network adequacy. $50K floor for small plans. Add CREB **(SKU 1B-UM)** for appeal-defense bundles.	SKU 2-UM · Tiered annual, starts $250K Real-time attestation on every UM decision. Available after one year of retroactive complete — UM appeal and audit windows are shorter than FWAE.

Discovery Pilot. *Either or both tracks.*

Up to **100K claim records** for the Settlements track. Up to **10K UM decisions** for the UM track. Scoped by arrangement, designed to demonstrate the engine before the full retroactive engagement begins. The more you can send, the higher the probability of surfacing material findings on the first run.

SECTION 08 • CRAWL, WALK, RUN

Three phases. *Decision-point gated.*

No big-bang deployment. No ten-figure commitment. Each phase produces concrete value and a clear go/no-go decision on the next phase, with no obligation to advance.

CRAWL · MONTHS 1–3

Validate.

Discovery Pilot + Year 1 retroactive

`Discovery + $100K per year per track`

- Deploy as Snowflake Native App or Databricks Brickbuilder
- Discovery Pilot: 100K claims AND/OR 10K UM decisions
- Year 1 retroactive on either track (1A-S, 1A-UM, or both)
- Findings + proof samples in your data platform
- **Decision point:** advance or stop, no obligation

WALK · MONTHS 4–12

Recover & Defend.

Multi-year retroactive + CREB packaging

`SKU 1A per year + per-CREB`

- Continue retroactive year-by-year on chosen tracks
- Add CREB packaging (1B-S for FWAE, 1B-UM for UM)
- Standard integration to plan systems
- Recovery action support on FWAE findings
- Appeal defense support on UM findings
- **Decision point:** advance or stop

RUN · MONTH 13 ONWARD

Prevent.

Pre / real-time attestation, continuous

`Annual subscription per track`

- UM: 1 year retroactive complete → SKU 2-UM live
- FWAE: 4 years retroactive complete → SKU 2-S live
- Every UM decision attested in real time
- Every claim verdicted before payment
- FWAE prevented. UM defended. Both continuously.
- Annual renewal optional, no auto-renew

SECTION 09 • COST JUSTIFICATION · MODELED ON A $1B MCO

Where the savings come from. *Both tracks. Both conservative.*

Two parallel models. FWAE leverage from court-admissible recovery. UM leverage from defensibility against appeal reversals. Each track stands on its own.

TRACK 1 · SETTLEMENTS / FWAE

CREB raises recovery from <20% to 40–60%.

Annual claim spend	$1.0B
FWAE exposure (8–12%)	$100M
Without CREB: recovery <20%	~$15M recovered
With CREB: recovery 40–60%	$30M recovered
JIL cost (4-year retroactive)	$400K total

LEVERAGE

75×

TRACK 2 · UM ATTESTATION

Attestation trails cut appeal reversals ~30%.

UM decisions / year	250K
Appeals (~6%) × reversals (~80%)	12K reversals
Cost per reversal ($5K–$50K)	$60M–$600M exposure
With JIL: 30% reversal reduction	$18M–$180M avoided
JIL cost (Year 1: retro + pre)	$350K total

LEVERAGE

50× — 500×

WHAT EVERY CFO SHOULD KNOW BEFORE APPROVING THE SPEND

FWAE leverage comes from CREB — court-admissible evidence raises recovery from under 20% to 40–60% on identified findings. UM leverage comes from defensibility — attestation trails cut appeal reversals roughly 30% and clear audit findings before they harden. Both tracks are flat-fee with no contingency, so the plan keeps **100% of every recovered or avoided dollar**.

CLOSING · SECTION 10

One conversation. One engagement. *Sixty days to findings.*

JIL Sovereign is in production today and onboarding new MCO engagements on a rolling basis. The POC is structured to be procurement-light, PHI-free, and decision-point gated at every phase. The next step is a sixty-minute call with a JIL principal to scope the engagement.

SCHEDULE A BRIEFING

jilsovereign.com/connect

60-minute scoping with a JIL principal.

DIRECT LINE

contact@jilsovereign.com

Engagement letter on request.

PITCH DECK & MEMO

jilsovereign.com/pitch-deck

Architecture and CREB samples.

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