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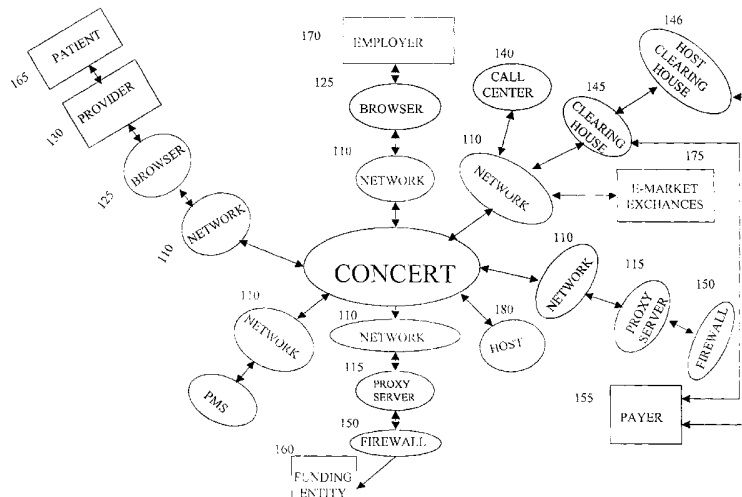
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(54) Title: SYSTEM AND METHOD FOR SECURE HIGHWAY FOR REAL-TIME PREADJUDICATION AND PAYMENT OF MEDICAL CLAIMS



(57) Abstract: A system and method for real-time pre-adjudication, funding and payment of medical expenses to a Provider (130) for a claim, the Claim having a Payer (155), wherein a line of credit is established that is associated with the claim. One variation of the system provides automated and optionally network-based assistance to Participants in the health industry. The participants include: providers (130), payers (155), funding institution (160), patients (165), employers (170), and e-Market exchanges (175). The method includes: receiving a medical expenses claim which is scrubbed; prior to the adjudication of the claim funding the provider from a line of credit with funding determined using risk analysis tools and utilizing a recorded security interest; collecting payment from the payer via a secured environment; and repaying the line of credit from the collected payer payment with follow-up reporting and record keeping.



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INTERNATIONAL SEARCH REPORT

International application No.
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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(7) : G0F 17/60
 US CL : 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, 705/3, 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)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,012,035 A (FREEMAN, JR. et al) 4 January 2000, col. 4, line 13- col. 56.	1-33
Y	US 6,208,973 B1 (BOYER et al) 27 March 2001, col. 5, line 44-col 17, line 29 .	1-33
A	US 4,858,121 A (BARBER et al) 15 August 1989, col. 3, line 27-col. 16, line 25)	1-33
A	US 4,491,725 A (PRITCHARD) 1 January 1985, col. 4, line 30- col. 12, line 39)	1-33

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

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"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
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