



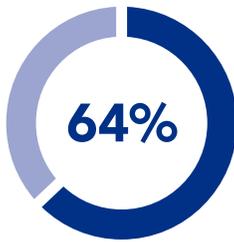
# PULSE PERSPECTIVES

## Administrative Barriers: 3 Years, 3 Perspectives, 1 Solution

Three years of SKYGEN Pulse Reports reveal a clear message from consumers, providers, and brokers: administrative complexity is slowing care, driving frustration, and increasing costs. For payers, reducing these burdens isn't just about efficiency, it's about improving satisfaction, strengthening provider relationships, and ensuring faster, more accurate care delivery.

### 2024 – Consumer Perspective

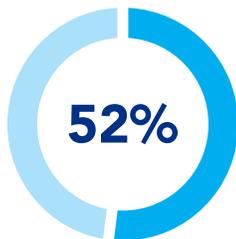
Many insured consumers delay necessary care due to confusing insurance processes, financial strain, and high out-of-pocket costs. In fact, 64% say they need clearer, more comprehensive benefit information.



Need clearer, more comprehensive benefit information

### 2025 – Provider Perspective

Vision and dental providers report frustration with insurance-related administrative tasks. Over half want better billing and coding automation to reduce payment delays.



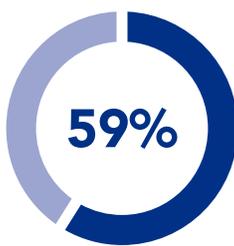
Dental



Vision

### 2026 – Broker Perspective

Brokers selling vision and dental insurance often juggle fragmented tools, relying on both benefits administration platforms and carrier portals to access necessary information.



Use multiple platforms

### Key Takeaway:

**Consumers want simplicity, providers want automation, and brokers want fully integrated digital ecosystems. Payers can lead by connecting systems, streamlining workflows, and removing administrative barriers to care.**

### HOW SKYGEN HELPS PAYERS ELIMINATE ADMINISTRATIVE BURDENS:

SKYGEN's **Enterprise System** automates billing, coding, claims processing, and benefit determinations while integrating with existing systems for a unified workflow. The **Broker Portal** delivers centralized real-time plan data, quoting, enrollment tracking, and reporting. **API Technology Solutions** connect SKYGEN with broker CRMs, benefits platforms, and payer core systems to **eliminate redundant data entry**. **Dental Hub™** digitizes credentialing, provider directory updates, authorizations, and real-time treatment plan processing, reducing confusion for members and providers alike. The **Data Warehouse** provides actionable operational insights, while the **Member Portal** and **Member Mobile App** give members secure self-service tools to navigate benefits with ease.

Want to dive deeper into SKYGEN Pulse Report insights? Scan the QR code to explore the Pulse Resource Hub at:

