JIL SOVEREIGN

Payment Integrity that Survives Counsel

Find waste, abuse, and error — then prove fraud with court-grade, post-quantum sealed evidence.

For Medicaid / Medicare Advantage MCOs · SIU · Plan Finance · Compliance
Payment Integrity Console (PIEB) · Demo console briefing

THE INSTITUTIONAL JOB

Payers need dollars back — and evidence that holds.

RECOVER

Improper payments

Overpayments hide in volume. Ranking by exposure is table stakes; packaging for SIU and MFCU is not.

PROVE

Fraud vs WAE

Separate provable fraud from ordinary waste/abuse/error so counsel gets the right instrument, not a noise dump.

DEFEND

Audit & RADV

Risk-adjustment exposure quantified with a documented self-disclosure path — not a spreadsheet surprise.

HOW IT WORKS

From claims feed to sealed recovery ledger

1. **Ingest & normalize**
   EDI 837/835 and plan data into canonical claims (member tokenized). Control totals and reconciliation first.

2. **Deterministic detection**
   Improper Payment, Recovery Radar, Network Graph, Pre-Pay Interdiction, Contract Intelligence — ML may rank; money decisions stay rule-bound.

3. **Case lifecycle**
   Work queue, provider drill-down, disposition. Happy path is quiet; blocks and holds stay hard.

4. **Seal & hand off**
   CREB® (legal/SIU) or RREB™ (AP/collections) on the same evidence chain — hybrid PQ seals + independent timestamps.

WHY THIS MATTERS NOW

Because “we found something” is not an institutional product.

SIU backlog

Analysts drown in alerts without court-ready packages. JIL’s product is the package.

Counsel pressure

External counsel and MFCUs ask “what can you prove?” Sealed attestations answer that question.

Regulator eyes

CMS and state partners reward documented integrity — not black-box scores.

Board risk

Material recovery programs need attributable evidence, not vendor PDF theater.

WHAT MAKES JIL DIFFERENT

Not another dashboard. Sealed, attributable evidence.

Evidence as product	Every material action can emit a sealed, verifiable artifact — not a dashboard export.
Payer / provider firewall	Hard separation: provider engagements cannot hit payer routes (403 by construction).
Post-quantum hybrid seals	Ed25519 + ML-DSA-65 with hash chain, RFC3161, OpenTimestamps→BTC where enabled.
Honest design vs as-built	We teach what is live vs roadmap — institutional buyers hate vapor.
Demo is real data plane	Console on customer.jilsovereign.com/demo-MCO runs against live engagement findings, not canned slides.

THE PROOF STACK

Court-grade seals — not screenshots

Ed25519 + ML-DSA-65

Hybrid classical + post-quantum signatures on every sealed artifact

Hash-chained ledger

Tamper-evident sequence; verify fails closed on mutation

RFC3161 + OpenTimestamps

Independent time anchors (TSA + Bitcoin where enabled)

CREB® / RREB™ / AREB / PIEB

Same evidence engine; framing for SIU, AP, defense, or recovery

WHAT YOU SEE IN THE DEMO

UnitedHealth Group · Payment Integrity Console (demo tenant)

Fraud Proof engagement

Provable fraud isolated and packaged as court-ready Evidence Bundles for SIU / MFCU handoff.

WAE Recovery

Waste · Abuse · Error ranked by economic exposure for operational recoveries — not conflated with fraud.

Risk Adjustment (RADV)

HCC / RADV exposure quantified with a documented self-disclosure path and sealed evidence.

Ask AVA

In-console co-pilot grounded in the same engagement data — assist, never invent money decisions.

WAE · WASTE · ABUSE · ERROR

WAE recovery without polluting the fraud path

Most improper payment dollars are WAE — not prosecutable fraud. Treating them the same burns SIU capacity and weakens counsel's case.

1. **Rank by recoverable economics**
   Clusters surface by exposure so AP / recovery ops work the highest-yield WAE first — velocity without legal theater.
2. **Keep fraud out of the WAE pile**
   Provable fraud is isolated into a separate engagement path so SIU and MFCU get clean packages, not mixed noise.
3. **Operational dispositions**
   Hold, remediate, escalate, close — with an attributable trail. Happy path stays quiet; exceptions stay hard.
4. **Sealed RREB™ when AP needs it**
   Same evidence chain as legal CREB®, framed for collections / AP when the work is recovery — not a qui tam memo.

RADV · RISK ADJUSTMENT

RADV / HCC exposure you can disclose and defend

Risk-adjustment audits and RADV cycles punish vague support. JIL quantifies exposure and packages self-disclosure readiness with sealed records.

1. **Quantify HCC / RADV exposure**
   Findings map to economic exposure so finance and compliance see the real dollar surface — not a raw alert count.
2. **Documented self-disclosure path**
   When the institution chooses to self-disclose, the record is already contemporaneous and attributable — not rebuilt after the letter.
3. **Evidence, not vibes**
   Support for risk-adjustment integrity rides the same hybrid post-quantum seal stack as payment-integrity cases.
4. **Demo engagement on the console**
   demo-MCO includes a Risk Adjustment / RADV program card so stakeholders can open real findings in the work queue.

VS. STATUS QUO

What institutions usually buy — and what JIL changes

Capability	Typical tools	JIL
Primary artifact	Score / alert list	**Sealed evidence bundle**
Fraud vs WAE	Often mixed	**Explicitly separated**
RADV posture	Spreadsheet after the letter	**Quantified + self-disclosure path**
Legal handoff	Ad-hoc PDF	**CREB® / RREB™ framed**
Tamper story	Trust the vendor	**Independent verify path**

DESIGNED VS AS-BUILT — WE SAY IT OUT LOUD

Institutional trust starts with honest product language.

Is WAE the same as fraud?

No. WAE is operational recovery; fraud is a higher bar for SIU / counsel. JIL separates the paths on purpose.

Does RADV mean we auto-disclose to CMS?

No. JIL quantifies exposure and packages evidence. Disclosure is a plan / counsel decision.

Do seals replace legal judgment?

No. JIL packages attributable evidence; SIU and counsel decide what to file.

NEXT STEP

Open the Payment Integrity Console

Walk WAE recoveries, RADV exposure, and fraud-proof bundles on the live demo. Then download this deck for SIU, finance, and procurement.

https://customer.jilsovereign.com/demo-MCO