Claims

What is claimed is:

1. A method of processing information, the method comprising:

establishing, by a processor, one or more communication channels;

receiving, via the one or more communication channels, a plurality of information for a first user; and

processing, by the processor, the received information for the first user, the processing including:

deriving a first ranked list for the first user, the deriving including:

selecting, from among the received information for the first user, one or more health-related information for the first user;

searching a recommendations database, the recommendations database being a database of available recommendations;

selecting, from the recommendations database, a plurality of health-related recommendations for the first user, the selected health-related recommendations being recommendations selected from a health perspective;

establishing a first score for each of the selected health-related recommendations for the first user based on the selected one or more health-related information for the first user; and

ranking the selected health-related recommendations for the first user to arrive at the first ranked list for the first user, the ranking of the selected health-related recommendations for the first user based on the first score of each of the selected health-related recommendations for the first user; and

deriving a second ranked list for the first user, the deriving including:

selecting, from among the received information for the first user, one or more financial-related information for the first user;

searching the recommendations database;

selecting, from the recommendations database, a plurality of financial-related recommendations for the first user, the selected financial-related recommendations being recommendations selected from a financial perspective;

establishing a second score for each of the selected financial-related recommendations for the first user based on the selected one or more financial-related information for the first user; and

ranking the selected financial-related recommendations for the first user to arrive at the second ranked list for the first user, the ranking of the selected financial-related recommendations for the first user based on the second score of each of the selected financial-related recommendations for the first user.

2. The method of claim 1, wherein the processing further includes:

deriving a third ranked list for the first user, the deriving including:

selecting, from among the received information for the first user, one or more historic accepted information for the first user, the historic accepted information being information pertaining to only those recommendations provided to the first user that were previously accepted by the first user;

searching the recommendations database;

selecting, from the recommendations database, a plurality of prediction-based recommendations for the first user, the selected prediction-based recommendations being recommendations selected based a likelihood of being selected by the first user, wherein the selecting of the prediction-based recommendations includes a consideration of the selected one or more historic accepted information of the user;

establishing a third score for each of the selected prediction-based recommendations for the first user based on a likelihood of being selected by the first user; and

ranking the selected prediction-based recommendations for the first user to arrive at the third ranked list for the first user, the ranking of the selected prediction-based recommendations for the first user based on the third score of each of the selected prediction-based recommendations for the first user.

3. The method of claim 2, wherein the processing further includes:

deriving a final ranked list for the first user, the deriving including:

processing, via a selection engine, the first ranked list, the second ranked list, and the third ranked list based on a predetermined criterion; and

ranking the results of the selection engine processing to arrive at the final ranked list for the first user; and

displaying, on a graphical display of the first user, the final ranked list of recommendations.

4. The method of claim 1, wherein the processing further includes:

deriving a final ranked list for the first user, the deriving including:

processing, via a selection engine, the first ranked list and the second ranked list based on a predetermined criterion; and

ranking the results of the selection engine processing to arrive at the final ranked list for the first user; and

displaying, on a graphical display of the first user, the final ranked list of recommendations.

5. The method of claim 1, wherein one or more of the following apply:

at least one of the communication channels are established with a computing device of the first user;

at least one of the communication channels are established with a computing device of an employer of the first user;

at least one of the communication channels are established with a computing device of an insurance company holding an insurance policy for the first user;

at least one of the communication channels are established with a computing device of a medical facility holding medical information for the first user.

6. The method of claim 1, wherein the selected one or more health-related information for the first user includes information pertaining to metabolic information of the first user.

7. The method of claim 1, wherein the selected one or more health-related information for the first user includes BMI, glucose, triglyceride, HDL cholesterol, and blood pressure information for the first user.

8. The method of claim 1, wherein the selected one or more health-related information for the first user includes health risk assessment (HRA) for the first user, number of steps by the first user, and images of the first user.

9. The method of claim 1, wherein the recommendations in the recommendations database includes recommendations on one or more products, medication, services, lifestyle changes, and/or fitness.

10. The method of claim 1, wherein the selected health-related recommendations are those recommendations that are most suitable for the first user based on the selected one or more health-related information of the first user.

11. The method of claim 1, wherein the selected financial-related recommendations are those recommendations that meet one or more of the following: most cost-effective from a standpoint of the first user, most cost-effective from a standpoint of an employer of the first user, most cost-effective from a standpoint of an insurance company holding an insurance premium of the first user, and/or most profitable from a standpoint of a medical provider for the first user.

12. The method of claim 1, further comprising:

establishing, by a processor, one or more other communication channels;

receiving, via one or more of the other communication channels, a plurality of information for a second user, the second user different from the first user; and

processing, by the processor, the received information for the second user, the processing including:

deriving a first ranked list for the second user, the deriving including:

selecting, from among the received information for the second user, one or more health-related information for the second user;

searching the recommendations database;

selecting, from the recommendations database, a plurality of health-related recommendations for the second user, the selected health-related recommendations being recommendations selected from a health perspective;

establishing a first score for each of the selected health-related recommendations for the second user based on the selected one or more health-related information for the second user; and

ranking the selected health-related recommendations for the second user to arrive at the first ranked list for the second user, the ranking of the selected health-related recommendations for the second user based on the first score of each of the selected health-related recommendations for the second user; and

deriving a second ranked list for the second user, the deriving including:

selecting, from among the received information for the second user, one or more financial-related information for the second user;

searching the recommendations database;

selecting, from the recommendations database, a plurality of financial-related recommendations for the second user, the selected financial-related recommendations being recommendations selected from a financial perspective;

establishing a second score for each of the selected financial-related recommendations for the second user based on the selected one or more financial-related information for the second user; and

ranking the selected financial-related recommendations for the second user to arrive at the second ranked list for the second user, the ranking of the selected financial-related recommendations for the second user based on the second score of each of the selected financial-related recommendations for the second user.

13. The method of claim 12, wherein, when the selected one or more health-related information for the first user is different from the selected one or more health-related information for the second user, the first ranked list for the first user is different from the first ranked list for the second user.

14. A method of processing a medical claim, the method comprising:

establishing, by a processor, one or more communication channels;

receiving, via the one or more communication channels, a plurality of information for a first user;

processing, by the processor, the received information for the first user, the processing including:

deriving a first ranked list for the first user, the deriving including:

selecting, from among the received information for the first user, one or more health-related information for the first user;

searching a recommendations database, the recommendations database being a database of available recommendations;

selecting, from the recommendations database, a plurality of health-related recommendations for the first user, the selected health-related recommendations being recommendations selected from a health perspective;

establishing a first score for each of the selected health-related recommendations for the first user based on the selected one or more health-related information for the first user; and

ranking the selected health-related recommendations for the first user to arrive at the first ranked list for the first user, the ranking of the selected health-related recommendations for the first user based on the first score of each of the selected health-related recommendations for the first user;

deriving a second ranked list for the first user, the deriving including:

selecting, from among the received information for the first user, one or more financial-related information for the first user;

searching the recommendations database;

selecting, from the recommendations database, a plurality of financial-related recommendations for the first user, the selected financial-related recommendations being recommendations selected from a financial perspective;

establishing a second score for each of the selected financial-related recommendations for the first user based on the selected one or more financial-related information for the first user; and

ranking the selected financial-related recommendations for the first user to arrive at the second ranked list for the first user, the ranking of the selected financial-related recommendations for the first user based on the second score of each of the selected financial-related recommendations for the first user.

deriving a third ranked list for the first user, the deriving including:

selecting, from among the received information for the first user, one or more historic accepted information for the first user, the historic accepted information being information

pertaining to only those recommendations provided to the first user that were previously accepted by the first user;

searching the recommendations database;

selecting, from the recommendations database, a plurality of prediction-based recommendations for the first user, the selected prediction-based recommendations being recommendations selected based a likelihood of being selected by the first user, wherein the selecting of the prediction-based recommendations includes a consideration of the selected one or more historic accepted information of the user;

establishing a third score for each of the selected prediction-based recommendations for the first user based on a likelihood of being selected by the first user; and

ranking the selected prediction-based recommendations for the first user to arrive at the third ranked list for the first user, the ranking of the selected prediction-based recommendations for the first user based on the third score of each of the selected prediction-based recommendations for the first user;

deriving a final ranked list for the first user, the deriving including:

processing, via a selection engine, the first ranked list, the second ranked list, and the third ranked list based on a predetermined criterion; and

ranking the results of the selection engine processing to arrive at the final ranked list for the first user; and

displaying, on a graphical display of the first user, the final ranked list of recommendations; and

responsive to a determination, by the processor, of a selection, by the first user, of a recommendation from among the final ranked list for the first user:

identifying, by the processor, a service provider associated with the first user's selected recommendation;

responsive to a determination, by the processor, that a claim has submitted for the first user's selected recommendation:

processing the claim for the first user's selected recommendation.

15. The method of claim 14, wherein the selected one or more health-related information for the first user includes information pertaining to metabolic information of the first user.

16. The method of claim 14, wherein the selected one or more health-related information for the first user includes BMI, glucose, triglyceride, HDL cholesterol, and blood pressure information for the first user.

17. The method of claim 14, wherein the selected one or more health-related information for the first user includes health risk assessment (HRA) for the first user, number of steps by the first user, and images of the first user.

18. The method of claim 14, wherein the recommendations in the recommendations database includes recommendations on one or more products, medication, services, lifestyle changes, and/or fitness.

19. The method of claim 14, wherein the selected health-related recommendations are those recommendations that are most suitable for the first user based on the selected one or more health-related information of the first user.

20. The method of claim 14, wherein the selected financial-related recommendations are those recommendations that meet one or more of the following: most cost-effective from a standpoint of the first user, most cost-effective from a standpoint of an employer of the first user, most cost-effective from a standpoint of an insurance company holding an insurance premium of the first user, and/or most profitable from a standpoint of a medical provider for the first user.