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Seidun Munir emigrated to the United States from Baghdad, Iraq, so he knows the difference between an authoritarian regime and a free country. But despite his love for our free market economic system, he criticizes one important aspect of it: credit scoring. Credit scoring is a system organized by three national credit bureaus (Experian, Equifax and TransUnion) that track our payment histories, whether we pay our utility bills or credit cards on time (as well as our taxes, car loans, and so on), and if not, how late we are. They mainly use the FICO system (developed by Fair Isaac in 1989) and their number is very life-changing, in some cases. Whether we're in the 500s, 600s or 700s makes the difference between buying a home and renting for the rest of our lives, or maybe going to college or not. And that certainly dictates if we can buy a \$50,000 BMW 20 minutes after a walk to the salon, and what interest we will pay. Your credit score is a measure of your past failures, not your potential. (Image: RevolutionCredit) Make no mistake, credit scoring is one of the privileges of life in America, says Munir. Many other countries do not keep effective records and access to credit (and sales of products and services) thus becoming increasingly difficult. But, there's one aspect of the credit scoring system that's unfair, even non-American, Munir says. It only looks at our past financial history (24 months of it) and not at our fundamental creditworthiness. It is a measure of our past failures, not our potential; about what we have become, not what we might have been if we had worked on it. It's not like a 21st century model, he says. I was born and raised in Baghdad. It looks like a system that Saddam would have designed where everyone requires the government to submit their files and you don't have a voice in it. Munir's New York startup, RevolutionCredit, has the slogan Be More Than a Score, which has an anti-Orwellian ring. His big idea is to use behavioral science to predict how someone might behave in their personal finances, increasing the past number kept in credit bureaus, all other indicators will be damned. Most credit scoring models that exist today, in the U.S. or beyond, are mostly based on transactional data, he says. This means that they are basically backward and negative choices. The RevolutionCredit model is based on both forward-looking and positive selection. The RevolutionCredit method may seem a little unconvincing or unsophisticated at first glance. It develops credit clinics - online puzzles and quizzes that appear before, during and after transactions, such as when you apply for an increase in credit with Company. Clinics are online modules that collect data about us and also train at the same time. For example, a person teaches budgeting, budget, users to distinguish between fixed and variable costs. From how you respond, the module collects about 200 data points that can begin to determine a person's financial ability, intent and commitment, Munir says. Depending on how you answer the quiz question about whether the rent is a fixed or variable expense, or how you try to square the theoretical budget, or whether you decide to do a quiz at all, can dictate whether you have approved an increase in credit, or denied it. Depending on how you answer the quiz question, whether the rent is fixed or the variable expense can dictate whether you have approved the loan increase, or denied it. Photo: ubrx/iStock I meet Munir at the company's Spartan office in the Fashion District, near Times Square. He says he had just had a great pasta dinner, but he didn't come across as an after-dinner groggy; he has excitable courtesy for an hour or more I meet him. Pasta seems to weigh on his mind though, because he analogues about food and fitness often. RevolutionCredit modules, like fitness graphics, says it's something some people will choose to do and stick to; He will choose something else, but will not finish; and something that many people will choose to simply ignore. This choice is the most important point of the data. This indicates whether we are ready to improve our financial situation with the company, or stay on the edge of the abyss of credit reliability. Munir, who previously worked at Experian, has a history of origin for RevolutionCredit- a kind of folk story journalists appreciate, even if we know that they are not always completely authentic, or even true. Most ideas are not born like lightbulb moments; they are a slow accumulation of thoughts during months of experience. Munir's story though includes a burrito from his favorite Mexican restaurant in Laguna Beach, California. One day he was driving on it with one hand, talking to the other on a mobile phone. His knees were directing the steering wheel. Suddenly he sees a police car in the back mirror and soon he is stopped for dangerous driving. He is forced to put the burrito aside, so he lies greasy on the side seat as the officer approaches. Later, Munir had the choice of taking a traffic course as a way of cleaning up his driving record. And that's when he presented financial education as a way to clean up someone's financial history - only financial education would have been during the deal, not some time after it was less relevant. After two years or so of looking at how to organize an idea in online modules, he hit on something working in September 2013. Since then, RevolutionCredit has signed 18 customers, a combination of market (peer-to-peer) lenders, and credit card companies; recently one utility started to use modules as well. (Unfortunately, Munir does not disclose the names of the companies for privacy reasons, he says. The modules are designed to increase access to credit or expand the interaction between company and customer, not to deny anyone service. (Image: RevolutionCredit) Modules are used in a variety of ways, but always in a positive direction, says Munir. They are designed to increase access to credit or expand the interaction between company and customer, not to deny anyone service. We could say: You are eligible for loans at this rate, however, if you complete one or two modules, you will get a lower rate. This is always related to the approval or rate because they are related to your credit score, says Munir. The most common apps are collections. If you are late for the bill, you can get a text or email asking for a survey and be rewarded for it, say, with a longer grace period to pay the bill. Working with customers in this way, the company increases the collection rate to 37% compared to standard collection processes. People who do RevolutionCredit have a 30% lower crime rate than their peers. They write off debt 20% lower than their peers, says Munir. We identify people who want to help themselves. Today there is no other choice. You're just stuck with your credit score. Photo: ubrx/iStock Another example of use is the so-called marginal decline. That's when someone was denied a loan, but the decision was close. Maybe the product requires 650 points, but you only have 640. By asking customers to go through one of the six RevolutionCredit modules, lenders can understand which of the rejected customers may actually be good bets as credit risks. And thus, financial providers can expand their customer base. They can include people with 640 points, but with little to no additional risk than taking someone at 650, Munir says. While it's still relatively early for the company, RevolutionCredit is a potentially big idea because it shifts creditworthiness away from simple numbers games. It becomes an activity that people participate in, not just something that the elusive company keeps records of. Munir sees the potential to expand into less developed markets, where financial isolation is an even bigger problem, and where backward data is less complex than in this country. Behavioral science, however complex they may be, will never replace scoring completely. But it can offer a great perspective and help fill some gaps in traditional data, he says. In 2011, when I first made purchases, I was turned down because people said it was an era of big data. They said: FICO will be replaced by a better result with big data, says Munir, still still I said, no, you can get better, but you're not transforming anything. And I was right. Let's be honest, FICO or VantageScore are already big data models. To build an accurate and fair model of credit scoring, you need to balance data from the past and the future. What gets measured gets done. - Peter F. Drucker, Management Icon at Johns Hopkins HealthCare LLC (JHHC), we are taking steps to help our providers improve the health of our community members and set standards of excellence in member care. Each of our activities (LOB) follows a specific set of health performance indicators. If you're interested in submitting additional data files to support our annual cost-based procurement (VBP), HEDIS®, or Stars Initiative you can find a sample of the data file by logging into HealthLINK and then going to my links to qgt, health performance indicators. Advantage MDCMS Star Ratings. The Centers for Medicare and Medicaid Services (CMS) has created Part C and D Star Ratings to provide Medicare beneficiaries with quality and performance information to assist them in choosing their health and pharmaceutical services during the annual fall open enrollment period. We call them '2020 Medicare Part C and D Star Ratings' because they are placed before the 2020 open enrollment period. Health plans are rated on a scale of 1 to 5 stars, with 5 of them the highest and 1 lowest. Learn more. The Centers for Medicare and Medicaid Services (CMS) annually publishes Medicare Part C and D Star Ratings ratings to measure the quality of health and drug services received by Medicare Advantage (MA) beneficiaries and Prescription Drug Plans (PDPs or Part D). The star ratings also reflect the experience of beneficiaries and help beneficiaries find the best plan for them. Star Ratings supports CMS's efforts to put the patient first in all of our programs. As part of this effort, patients should be able to work with their health care providers to make the health decisions that are best for them. An important component of these efforts is to provide Medicare beneficiaries and their families with meaningful information about quality and cost to help them be informed and active consumers of health care. Learn more. Health Performance Data and InformationSet (HEDIS®). A set of standard performance indicators that can give you information about the quality of your health plan. You can learn about the quality of care, access, cost and other measures to compare managed care plans. The Centers for Medicare and Medicaid Services (CMS) collects data Medicare plans. (See the Centers for Medicare and Medicaid Services.) Learn more. For more information about HEDIS, please read our Quality Measurement Board®. CMS collects information about Medicare Medicare experience with Medicare Advantage (MA only), Medicare Advantage Prescription Drug (MA-PD) plans, and Medicare Prescription Drug Plans (PDP) through surveys of beneficiaries who have been enrolled in their plans for six months or longer. While all three versions have almost the same set of basic questions, each version also includes additional questions and categories of answers related to the experiences of students in their own type of plan. Learn more. Health Results Survey (HOS). The Medicare Health Survey (HOS) is the first patient to report the results of a measure used in Medicare-managed care. The goal of the Medicare HOS Program is to collect reliable, reliable and clinically relevant health data from Medicare Advantage (MA) for use in quality improvement, performance pay, program oversight, public reporting, and health improvement. All managed Medicare care organizations must participate. Learn more. Pharmacy measures. CMS manages the Star Ratings system and uses its contractor, Acumen, LLC, to analyze Medicare data to create rates for drug measures. The IDA supports the performance indicators approved by the GAAP and updates the specifications of these measures annually. The IDA also shares the new measures that are approved by the ASA with CMS and provides some technical advice on the use of measures under the ranking plan. CMS tests updates in the measurement specifications approved by the PSA and lists of drug codes and implements them as needed. Five measures for PDA will be included in the 2021 Medicare Part D Star Ratings: Medication Compliance for Diabetes Hypertension Drugs (antagonists RAS)Cholesterol Compliance (Statins) MTM Program Completion Of course for CMRStatin Use in Individuals with DiabetesEHPHealthcare Data Effectiveness and Information Set (HEDIS®). HEDIS is a measurement tool used by a country's health plans to assess their effectiveness in terms of clinical quality and customer service. HEDIS is a set of standardized performance indicators designed to ensure that customers and consumers receive the information they need to reliably compare the quality of health care in different plans. For more information about HEDIS, please read our Quality Measurement Board®. The Health Care and Systems Consumer Assessment Program (CAHPS) is a public/private initiative to develop standardized surveys of outpatient and agency-level experiences in commercial plans and Medicaid plans. The surveys were developed Health and quality research (AHR). CAHPS data relates to areas such as the ease of patient information from the health plan, timeliness of service, and speed and accuracy of claim claims CaHPS's results provide an indication of how well health organizations meet members' expectations. Priority Partners in Health Data Efficiency and Information Set (HEDIS®). HEDIS is a measurement tool used by a country's health plans to assess their effectiveness in terms of clinical quality and customer service. HEDIS is a set of standardized performance indicators designed to ensure that customers and consumers receive the information they need to reliably compare the quality of health care in different plans. For more information about HEDIS, please read our quality Measure Board Sheet.Value-based purchase. The MDH VBP program is designed to provide incentives and incentives based on performance indicators that measure access and quality of care. VBP measures vary annually and may differ from HEDIS. Consumer Assessment of Health Care Providers and Systems (CAHPS®). The Health Care and Systems Consumer Assessment Program (CAHPS) is a public/private initiative to develop standardized surveys of outpatient and agency-level experiences in commercial plans and Medicaid plans. The surveys were developed by the Agency for Health And Quality Research (AHR). CAHPS data relates to areas such as the ease with which the patient receives information from the health plan, the timeliness of service, the speed and accuracy of claims processing. CaHPS's results provide an indication of how well health organizations meet members' expectations. USFHPHealthcare Data And Information Efficiency Set (HEDIS®). HEDIS is a measurement tool used by a country's health plans to assess their effectiveness in terms of clinical quality and customer service. HEDIS is a set of standardized performance indicators designed to ensure that customers and consumers receive the information they need to reliably compare the quality of health care in different plans. For more information about HEDIS, please read our Quality Measurement Board®. 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