



Whitepaper: Automating the claims process for Insurance Claims outsourcing company



Integration Technology	.Net Active Directory IBM Mainframe SQL Server Unix Windows
Industry	Insurance
Enterprise Applications	EDMS MS Exchange RightFax SQL Server
Document Flow	Inbound Outbound Scan Fax
SNAPS Products	Snapsflow

Executive Summary

Prior to the implementation of our solution, our client processed claims by printing emails and faxes and pushing them through a paper based process that required manual entry of data into various back-end systems and on various sheets of paper, for tracking purposes. In an effort to maintain SAS70 and HIPAA compliance, our client, as a service organization or outsourcing provider, had to demonstrate they had adequate controls and safeguards when handling client data. By using a paper based workflow, our client was a serious risk of compromising sensitive information of both their clients and their client's customers.

Our client had a Service Level Agreement (SLA) with their clients of two (2) hours to process an incoming claim. Based on recent discussions prior to implementation, the claims processing Service Level is was beyond eight (8) hours to process a document. This level affects the accuracy of data within the back-end systems and it was clear that the manual, paper process was part of the reason for the delay. After reviewing the Claims process, we determined that reporting on the status of a document in its life cycle was cumbersome and virtually non-existent. It was difficult to know at any given moment, where the document was during the process. Our client requested a more robust method of reporting and the ability to view a document at any stage of the process. Also, the client had a specific need to 'track' the document during its life cycle.

Case Study Details

Our client had the following requests for the implementation:

- Email Integration with Exchange
- PDF capabilities
- Archive integration (Search, Index, and Scan)
- Fax Module integration with existing digital telephony and email platform
- Web-based interface with the ability to be accessed from home
- HIPAA and SAS70 compliance
- Reduction of costs associated with paper based workflows
- Training
- Scalability for expansion to other Corporate Divisions
- Rapid Deployment: "Go-Live" within 30-days of implementation

Our client processed approximately 2,400 pages per day via scanned mail, email, and fax. This equated to approximately 200 claims per day. They client had a team of 10 employees keying data from Monday through Saturday from 8:00 AM till approximately 11:00 PM. Prior to the go live, the employee would visit the managers desk and extract their stack of work from the assigned mail box. They would return to their desk and key date into their claims processing system.

The manager spent most of her time each day, collating faxes and email and "stamping" each document with a time/date stamp. She would place the work into each of the worker's folders. If the work wasn't completed the same day, the work would be returned to the manager and she would divide it up amongst the employee for the next day's workload. Each employee was paid for performance so tracking the accountability of employee was challenging.

The client opted for our Rightfax and Alchemy modules for the implementation of automated workflow. By using the digital technology of Rightfax and the built in connector to Alchemy, our client realized a way to import faxes automatically into a digital archive. The faxes and emails were then imported into the Alchemy system and indexed for future retrieval. The project took three (3) days to complete. After completion, the client is working on leveraging the applications with special codes and customizing the system through the use of the Application Programming Interface (API). They will further see the savings once this implementation is fully realized.

Business Need

Our client is a customer response management company that provides a multifaceted, quality-control monitoring for driver safety, customer service, and insurance claims reporting. These services are offered to companies of all types and sizes. Today, the insurance claims reporting division had a need to streamline claims document processing and move away from paper based workflows. Over the past few months, the amount of claims our client processes via fax have almost doubled. Because of their former fax solution did not meet their document processing needs; they resorted to printing faxes and pushed them through a manual paper process. Our client had issues with busy signals, calls not being answered and over all hardware reliability issues associated with the former fax solution.

Benefit/ROI

By implementing our solution, the customer realized the following attributes:

1. Digital Time and Date stamping on all documents
2. Maintaining their SAS70 and HIPAA compliance
3. Ability to automatically send batch faxes
4. Reduction in printer/toner costs and paper costs
5. Freed up management to focus on their job responsibilities and not paper distribution
6. Enabled "first in, first out" process for claims