



IBM **Information Management** software

enChoice Enterprise Links for Claims

Partner Solution

■ **Target Industry**

Insurance

■ **Business Applications**

Departmental Processing

■ **Products**

IBM FileNet Business Process Manager

IBM FileNet Capture

IBM FileNet Content Federation Services

IBM FileNet Content Manager

IBM FileNet eForms

IBM FileNet Image Manager Active Addition

IBM Records Manager

Business Challenge

One of the key challenges facing any insurance company interested in growing their business is managing rising claims costs while maintaining high customer satisfaction. Both are negatively impacted by sluggish processing, which is often caused by information being stored in multiple systems. As well, individuals who are involved in the claims process may reside in various remote locations which hinders collaboration and overall decision-making. As the claims process drags on, customers get frustrated, litigation potential increases and organizations become vulnerable to non-compliance risks, higher legal discovery costs and failure to meet service level agreements (SLA).

The same lack of system integration and remote location processing can cause controls to be overridden resulting in claims leakage. It is estimated that penalties and overpayment of claims amounts to millions of dollars a year in losses. Having a view of end-to-end processes is necessary to understand and improve claims performance.

Solution

To position for growth, midsized insurers need to embrace technology to streamline claims operations. A solution must be easy to deploy, use and maintain. In short, they need a version of the same powerful and scalable tools available to the

larger insurers, but packaged to be affordable for the mid-market.

Enterprise Links for Claims is a configurable solution that bridges the gap among disparate systems — enterprise content management (ECM) and adjudication systems — and expedites processing that span multiple departments. The solution leverages sophisticated business process management (BPM) capabilities to speed the processing of claim forms, facilitate case management activities, and support the automatic adjudication of claims. Rapidly deployable, Enterprise Links for Claims integrates people, processes and content to promote greater process efficiencies and improved customer service levels, while providing a framework for regulatory compliance. Managing a multitude of information sources (e.g., paper, digital, EDI, forms), Enterprise Links for Claims enables straight-through processing (STP), automating the process from receipt of notice of loss through the closing of the claim file, while providing a single user interface to manage exceptions (“pended claims”).

Features include: rules based adjusting to evaluate eligibility, manage reserves and prevent fraud; portfolio view to help manage case load, parallel routing that facilitates subrogation, Coordination of Benefits (COB) and Medical Bill Review (Med Review); form letter integration via bar-coding and the management of turnaround documents. In addition



to a diary function that captures notes during claims processing to facilitate collaboration, capabilities for redaction, content versioning and an audit trail enforcing HIPAA and Sarbanes-Oxley (SOX) regulations are also provided. The Enterprise Links for Claims solution leverages a unique user interface that is fully configurable and presents only the appropriate information and functionality required for each department, role or individual.



Value Proposition

IBM and enChoice bring this optimum mix of expertise and technology to deliver a workflow solution specific to claims processing needs of mid-sized insurers. Enterprise Links for Claims offers advanced functionality, including workflows which are based on best practices of the world's leading insurers, at a price point that is affordable for mid-sized insurers. The solution's ease of deployment, scalability and flexibility can support a phased roll out, where the solution can be deployed on a department or workgroup level and then expanded to other business areas as needed.

Enterprise Links for Claims empowers insurers to resolve claims quickly and efficiently, expending fewer resources and minimizing risk. Increased process visibility enables process bottlenecks to be addressed faster for improved operational efficiency, productivity and enhanced customer service. Centralized access to all relevant information enables faster, more accurate processing and enhances decision-making, collaboration and both customer and regulator responsiveness. By eliminating manual processing, insurers can handle greater volumes and dedicate more time to higher-value activities, such as closer scrutiny of claims eligibility and evidence of loss — or to strategic product development to enhance market competitiveness. The solution also helps ensure compliance with SOX, HIPAA and other federal and state mandates through the automatic enforcement of information security protocols, analysis of day-to-day business processes and auditing and reporting capabilities.

Company Description

enChoice® is the leading provider of end-to-end enterprise content management (ECM) solutions and services. The company designs, develops and deploys solutions encompassing business process management (BPM), records management, monitoring, and data protection, complemented by unparalleled single-point-of-contact support.

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