CASE STUDY

AUTOMATING AWAY INSURANCE ENROLMENT BLUES

Abstract

When Joanna Green, Head of Operations at a leading healthcare insurance company, found her team struggling to process new member enrolments on time despite increasing the staff headcount, she turned to Infosys BPM for help. This case details how Infosys BPM implemented a comprehensive robotic process automation with 100+ bots, leading to 50% reduction in manual efforts, quicker turnaround times, and an impressive $2 million in cost savings.

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Tied down in enrolment woes

Joanna Green is the Head of Operations at a leading healthcare insurance company based in the USA, serving multiple states across the nation. In this role, Joanna heads an extensive operations team and oversees the company's Medicaid enrolments, ensuring optimal efficiency and customer satisfaction levels throughout the process.

With 14 states covered under its operating belt and expansion plans for six more in the works, the healthcare giant had a rapidly growing operating network. Over time, this led to a significant rise in the volume of incoming members and enrolments. Consequently, Joanna onboarded several new team members into her team to handle the increased work volume and avoid any operational disruptions. However, the high rate of daily enrolments, coupled with the pressure of avoiding delays, soon created inefficiencies in the process.

Joanna's team would make frequent errors in onboarding new members and fail to process the enrolments in one go, leading to significant reworks and extended processing times. As a result, new members — who would not get timely access to care — started showcasing a general dissatisfaction with the company's services.

Alarmed by the situation, Joanna realised she needed a way to expedite the member enrolment processes like issuance of ID cards and the assignment of primary care physicians (PCP). Along with this, she also needed a smarter process for resolving process discrepancies and accelerating the reconciliation of premiums. Penning down her requirements, she sent out a global RFP seeking an expert provider of business process management services, including relevant details about her expectations. After carefully reviewing multiple proposals with other senior executives in the company, Joanna signed on Infosys BPM as her partner for the project. She immediately set up a series of meetings with Rhea Subramaniam, the Infosys BPM Project Lead, where she detailed the situation, highlighted her key challenges, and underlined the need for a comprehensive overhaul of the entire enrolment procedure.

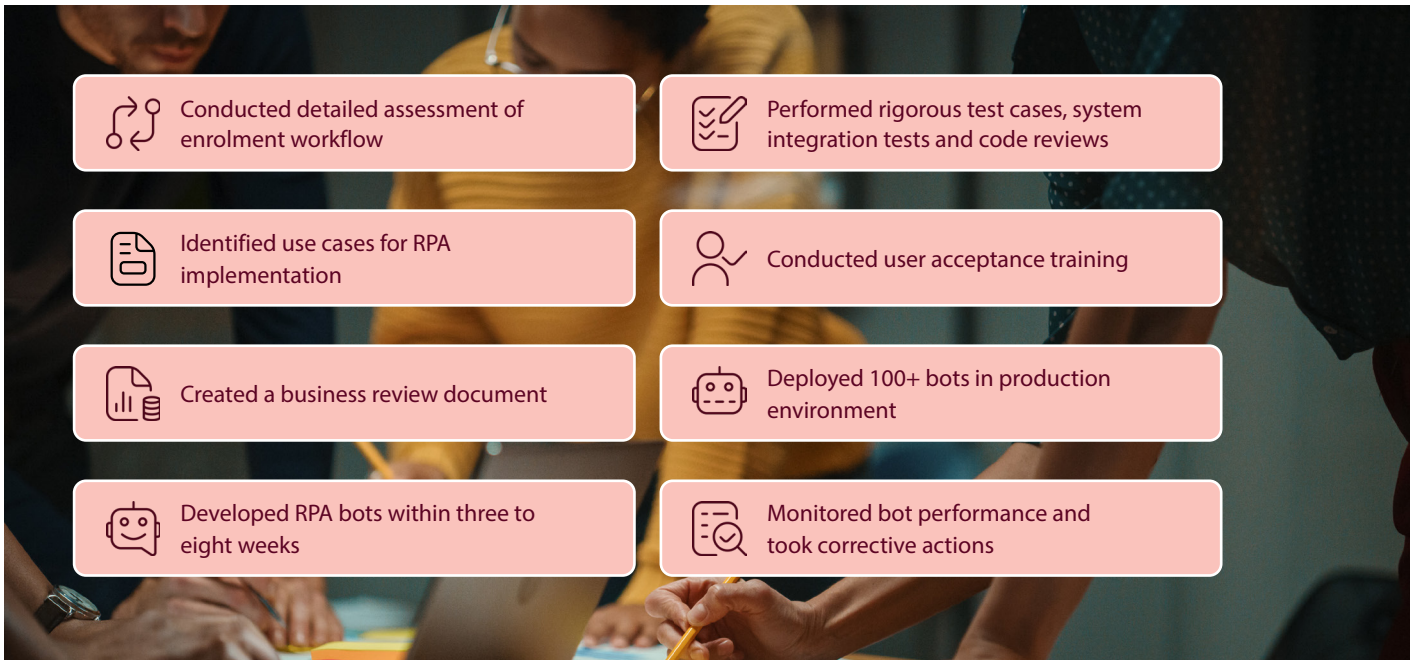
Enrolling bots into the enrolment process

With the requirements clear, Rhea rounded up a team of specialists from Infosys BPM's technology solutions team to begin working on the project. Together, the team conducted a detailed assessment of the healthcare company's enrolment processes and discussed potential plans to resolve the inefficiencies. Upon concluding their analysis, the team was convinced that an effective robotic process automation (RPA) would be the perfect solution to tackle the challenges and create immediate impact.

Rhea and her team then sat with Joanna and a few SMEs from her operations team to map the as-is processes and identify the areas where the RPA bot implementation could be deployed for maximum benefit. During this process, they had to capture the business logic for each state separately since the regulations and requirements varied by state. The team then used the findings from this study to create a detailed business review document and sent it out to Joanna and her operations team for approval.

After receiving the go-ahead from Joanna, Rhea sat down with her team to begin developing the RPA bots. They aimed to complete this within a timeframe of three to eight weeks. The plan was for the team to design over 100 bots to automate repetitive tasks and streamline various aspects of the enrolment workflows. These bots would automatically extract member information from over 800 files, integrate it into existing systems, and update enrolment records. They would also conduct real-time eligibility verification, instantly flagging any discrepancies for further review. As an added benefit, the bots would also assign a suitable PCP based on recommended provider and location data. Furthermore, the solution would allow Joanna and her team to automate the reconciliation of premium payments with payment processors, eliminating manual calculations and potential errors. Finally, it would also automate the address validation process for new members, facilitating the generation and dispatch of welcome kits.

Approach summary



Before deploying the bots for the different use cases, Rhea and her team decided to conduct rigorous testing. They prepared several different test cases and conducted extensive system integration tests for reviewing the bot's performance and uncovering any inefficiencies before sign-off. The team also conducted an exhaustive user-acceptance-training session, where they recorded the results and highlighted the same to Joanna and her team of SMEs.

After a stringent testing and authorisation process, Rhea and her team deployed the solution in the company's production environment, taking a phased approach to the complex integration of the bots with the various applications within the organisation. During the implementation, the bots encountered several access restrictions on the state-specific portals that contained member information.

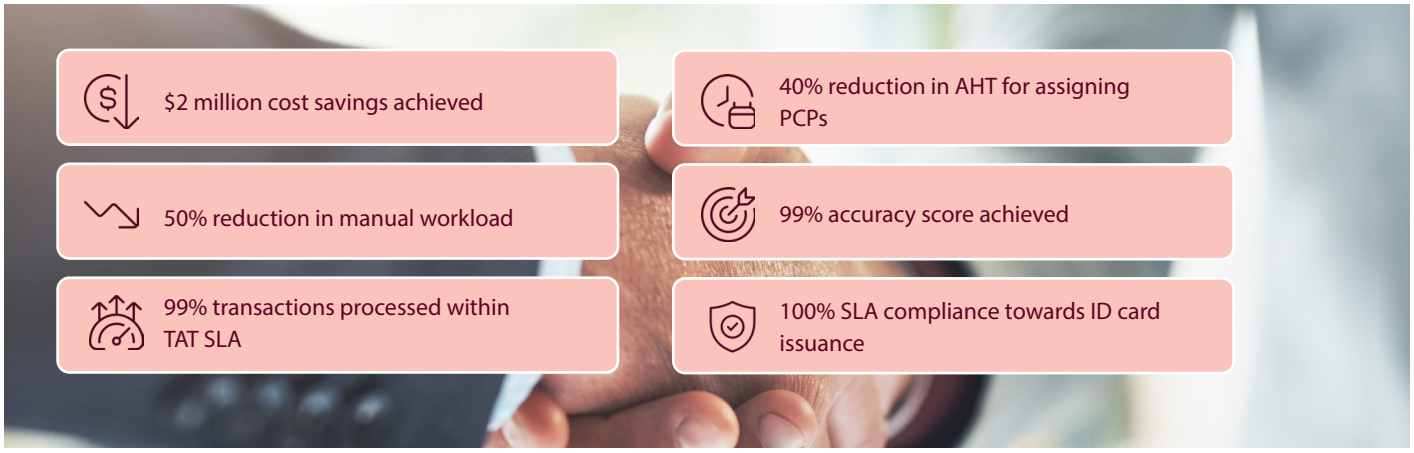
Besides this, Rhea also noticed data synchronisation issues between the development and production environment, which interfered with the bot's accuracy. However, Rhea and her team worked hard to resolve these issues, ensuring that no issue escalated beyond repair. Then, after the successful deployment of the bots, the team created a hyper-care environment and closely monitored the bots' performance to address every bottleneck and maintain optimal efficiency.

Insured against inefficiencies

Once the automation took full effect, Joanna and her team began to see remarkable improvements in the enrolment process. The impact of Rhea and her team's RPA solution was evident across multiple aspects of the company's enrolment workflows, bringing in significant improvements in accuracy and efficiency.

One of the most notable achievements was a 50% reduction in manual workload, leading to an estimated cost saving of $2 million. This also subsequently eliminated manual errors, allowing Joanna's team to consistently achieve accuracy scores of 99% and 100% compliance in issuing ID cards.

Key benefits



Post the implementation of the bots, Rhea also deployed 50+ Power BI dashboards for Joanna to track SLAs, monitor KPIs, and gain real-time insights on her inventory. These dashboards revealed that her team witnessed a 40% reduction in the average handling time for assigning PCPs, leading to faster processing times overall. In fact, Joanna noticed 99% of all transactions were hitting the SLA she had set for the enrolment TATs. The faster enrolments and automated processes also enabled Joanna's team to manage spikes in volumes without having to hire additional FTEs.

To Joanna's delight, new members coming into the healthcare giant could now have access to timely care, resulting in a much-improved customer experience. The solution has also helped her streamline her premium collection and revenue generation activities, enhancing the company's monthly cash flow. Thus, now that the new automation solution is doing all the heavy lifting, it is clear that Joanna and her team are comfortably 'insured' against future inefficiencies.

**Names have been altered to preserve the identities of the people involved.*

For more information, contact infosysbpm@infosys.com

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