



Advanced Case Management for Insurance

What you should be looking for





Recent analyst reports note that enterprise data is estimated to increase over the next five years at a rate of 650 percent, and 80 percent of this data will be unstructured, generated from a variety of documents including paper, email, web content, chat transcripts, video, images, and so on. As a result, insurance organizations are faced with an increasing need to develop case-related processes that can manage this unstructured data. To stay competitive in the marketplace, insurance lines of business (for example, new business, dispute resolution, and claims) must find a way to operate in a more collaborative and efficient manner.

Insurance executives have long recognized these growing business challenges. Information technology leaders have seen these challenges revealed by the flood of unstructured data and the associated business processes that are spread across multiple, disparate systems and manual operations. For business leaders, the consequences of these challenges are reflected in low operational productivity, poor customer experience, excessive processing cycle times, and difficult, person-to-person and group collaboration. The hidden cause behind these challenges has been the absence of easy-to-use enterprise technology for managing complex insurance cases.

Many companies are now turning to Advanced Case Management (ACM) strategies to increase their operating efficiencies, customer satisfaction and overall effectiveness. ACM is the culmination of convergent technologies that automate content, process, rules, analytics and collaboration.

What Is Advanced Case Management?

Forrester defines Advanced Case Management as a “semi-structured but also collaborative, dynamic, human and information-intensive process that is driven by outside events and requires incremental and progressive responses from the business domain handling the case.”¹

The Advanced Case Management strategy from IBM unifies information, processes and people to provide a 360-degree view of the case. In addition to [content](#) and [process](#) management, the IBM ACM strategy relies on [advanced analytics](#), [business rules](#), [collaboration and social software](#) to help drive more successful, optimized case outcomes. Moreover, Advanced Case Management solutions help capture industry best practices in frameworks and templates so that workers can increase productivity and the company can accelerate its return on investment.



Although there are many different kinds of “cases” across industries and business processes, these cases share similar patterns and challenges that ACM solutions are built to address. Unresolved challenges that need an ACM solution can be characterized by one or more of the following business problems:

- The **costly, unproductive process**

To address and resolve cases, information and data from multiple sources and systems must be collected, and this process typically becomes manually intensive. For this reason, multiple individuals and groups must collaborate to resolve a case.

- The **error-prone process**

With so much information available, key pieces of information can be easily overlooked. In addition, inconsistent classification practices, the inability to apply the appropriate business rules consistently, or both can result in errors and omissions.

- The **noncompliant process**

If decisions are challenged at a later time for the purposes of eDiscovery or other litigious reasons, companies are often hard-pressed to demonstrate what information was or wasn’t reviewed, what decision criteria were used, or whether a consistent business process was applied.

- The **rigid, difficult-to-modify process**

Much of a company’s resource base spends time keeping up with new laws and regulations—not generating operational innovation. As a result, the competition introduces new products, acquires new customers, and develops improved processes at a pace that is difficult or impossible to match.

The Business Challenges of Managing Complex Insurance Cases

In the short term, companies must look beyond structured processes and determine how they can help improve worker productivity in order to deliver business value. The most successful examination takes place when companies set aside the current tools and think about the core business process. Companies need to look at ACM as a strategy for integrating and better automating processes. After processes are controlled and automated, then companies are in a solid position to develop approaches to case management from an overall enterprise perspective.



ACM has been the subject of much recent attention by analyst firms and trade publications. As a strategy, ACM fills in critical capability gaps in existing technology stacks to achieve a complete, actionable view that both guides and leads to timely, accurate case resolution. For today's insurance organizations, ACM has become a strategic imperative because of its ability to unite the following components:

- Content (paper, email, web content, chat transcripts, video, images, and so on)
- Process (tasks, milestones, workflows, events)
- Rules (policies, procedures, guidelines)
- People (discussion, collaboration, structured distribution, ad hoc routing)
- Analytics (history, audit trails, dashboards, reports)

What to Look for in an ACM Insurance Solution

Solutions need to cover the end-to-end business process with these capabilities:

- Receive initial and subsequent events (for example, enrollments, claims, correspondence, attachments) from all submission channels.
- Create cases and the associated file and folder structures.
- Assign cases using complex, business-specified rules.
- Establish case data within relevant business systems and then continue to synchronize data between them during the entire case life cycle.
- Consolidate all decision-critical information (for example, content, data, and process tools) within comprehensive interfaces.
- Orchestrate the execution of the end-to-end business process, uniquely supplying predefined and ad hoc support for both automated and human-centric decisions.
- Provide rules-based decision support for case workers.
- Automate industry-specific tasks (for example, attachment of subsequently received information).
- Supply collaboration tools for process workers.
- Compile audit trails and work-in-process analytics in reports and dashboards.
- Adapt easily to unique and changing business requirements through high levels of configurability.



Insurance companies need to have a comprehensive strategy in place to address the most common insurance processing scenarios, such as the following:

- Membership Management (new business, underwriting, enrollment, maintenance)
- Claims Management (intake, pre- and post-adjudication automation, core processing, suspense or exception processing)
- Customer or Policy Holder Services (contact management, correspondence, authorizations, complaints and appeals)
- Enterprise Resource Management (finance, audit, legal, human resources)

For example, with an ACM solution, an insurance underwriter can make decisions faster with better information and integrated analytics, which results in improved key processes that cover applicant review, risk assessment and policy issuance. Additionally, customer service agents can resolve disputes rapidly and fairly by capturing, processing and analyzing key information from all parties in a single view.

Why IBM and IPD?

The Advanced Case Management strategy from IBM combined with ACM Solutions for Insurance from IBM Business Partner Image Process Design (IPD) delivers key case management improvements: **insight, responsiveness, flexibility, better customer service and regulatory compliance.**

IPD delivers a transformational suite of proven **ACM Solutions for Insurance** that provides powerful case management capabilities within insurance business areas, such as:

- New Business and Enrollments
- Policy Owner Services
- Underwriting
- Complaints and Appeals
- Disability Claims
- Healthcare Claim Exceptions
- Network and Provider Relations
- Prior Authorizations

IPD ACM Solutions for Insurance offer game-changing capabilities that deliver on the vision of cross-technology process optimization. These solutions are currently being successfully leveraged by several notable insurance companies in North America.



About IBM ECM

IBM Enterprise Content Management (ECM) software enables the world's top companies to make better decisions faster. As a market leader in content, process and compliance software, IBM ECM delivers a broad set of mission-critical solutions that help solve today's most difficult business challenges: managing unstructured content, optimizing business processes and helping satisfy complex compliance requirements through an integrated information infrastructure. More than 13,000 global companies, organizations and governments rely on IBM ECM to improve performance and remain competitive through innovation.

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About IPD

As the insurance industry's premier provider of packaged case management solutions and services, IPD has 20 years of domain expertise and enjoys a blue chip customer base of insurers with excellent references and a strong track record of rollouts throughout the enterprise. Now demonstrating real ACM solutions for insurance, IPD also offers a complete catalog of professional assistance, including assessment and planning, implementation management, and performance optimization services.

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¹ "Dynamic Case Management – An Old Idea Catches New Fire," by Craig Le Clair and Connie Moore, Forrester, December 28, 2009.