

# INDEPENDENCE BLUE CROSS

## New publishing paradigm driven by xPression saves trees and millions of dollars



### ESSENTIALS

#### Challenges

- Publishing of benefits materials was time consuming, burdensome, and expensive
- Desire to reduce costs and evaluate multi-channel distribution options

#### EMC Solution

- EMC Document Sciences xPression

#### Key Results

- Saved \$2.4 million in first year paper, printing, and postage expenses
- Realized 92 percent adoption rate of electronic documents
- Streamlined publishing process through integration with existing systems
- Produced a higher quality published product

### BUSINESS OVERVIEW

With more than 3.4 million members, Independence Blue Cross (IBC) and its subsidiaries are the Philadelphia, Pennsylvania region's largest health insurers. IBC employs nearly 9,500 people, annually processes more than 32 million claims, and responds to more than six million customer inquiries. The company serves all areas of the healthcare market by offering quality products and services such as managed care, traditional indemnity, Medicare, and Medicaid.

### CHALLENGES

Together, IBC's health maintenance organization (HMO) and preferred provider organization (PPO) businesses offer more than 600 benefits programs, each with its own customized 150- to 175-page benefits handbook. For Mark Campbell, Senior Director of Enrollment Services at IBC, and other post-sales fulfillment staff, publishing new benefits program information was an extremely time-consuming, cumbersome, and expensive process. Printing tens of thousands of booklets annually for new and renewing members also cost the company millions of dollars in printing, compiling, and shipping expenses.

### TIME-CONSUMING, BURDENSOME PROCESS TO MAINTAIN AND PUBLISH BENEFITS INFORMATION

"Every time a new program was introduced or an existing program modified—whether to comply with a state mandate or internal initiative, or simply to alter verbiage for clarity or legal reasons—we had to create a new handbook from scratch," Campbell explained. For changes affecting all benefits programs, each of the more than 600 Microsoft Word templates had to be opened and changed manually. This process was especially burdensome around January 1 and July 1, the typical benefits change periods.

### EMC SOLUTION

After reviewing document composition packages from several vendors, IBC chose the EMC® Document Sciences® xPression® software suite, a market-leading customer communications management solution. The software includes graphical tools for defining document structure and specifying business logic that determines how text components will be assembled and which data will populate personalized fields within documents.

"The xPression suite's dynamic, rules-based technology for creating, assembling, and delivering customized content has the potential to completely transform how we publish," Campbell said. "Support for industry standard authoring tools and the ability to personalize content by benefit program, or even by individual, were key considerations as well."

CUSTOMER PROFILE

After mid-2009, five post-sale fulfillment personnel will manage new PPO benefits programs or changes to existing benefits programs from creation through delivery with the xPression solution. Approximately 25 additional post-sale staff will also use the system to view benefits information. Deployment to IBC's HMO business will follow.

"Under the old system, each benefits program had a corresponding handbook—a one-to-one relationship," Campbell explained. "With the xPression software, we now have a one-to-many relationship. Depending on the rules we set up, one section of a handbook can end up in many books."

To take advantage of this rules-based approach, IBC has been completely reworking its publishing process, breaking all benefits programs into six product families, and then—with input from business, legal, and information systems groups—creating rules to determine what type of content should be included in each.

"With EMC Document Sciences xPression, we are creating a brand new post-sales fulfillment publishing process that saves time, money, and trees—all while producing a better end product."

Mark Campbell  
Senior Director of Enrollment Services at Independence Blue Cross

### **SAVING \$2.4 MILLION WITH A "GREENER" SOLUTION**

With help from EMC Document Sciences Professional Services, IBC has already rolled out the new system to three-quarters of its PPO business—saving millions of dollars as a result. Now members of IBC PPOs that are using the xPression software have the option to view PDF versions of their benefits handbook information on the company's Microsoft SharePoint member portal or in a printed booklet. Of the 24,000 new or renewing PPO members in 2008, 92 percent opted to receive the information electronically. Only eight percent asked for the printed version. The resulting reduction in paper, printing, and postage expense saved the company \$2.4 million during that year.

In addition to dollar savings, because it eliminates so much paper, IBC's xPression solution is also a green solution. For its contribution to the environment, the company's xPression-based technology initiative was recognized as one of 38 "Model Carrier Components" at the 2008 Model [Insurance] Carrier Summit hosted by Celent, a research and consulting firm focused on the application of information technology in the global financial services industry.

Providing PDF versions of handbook sections on the Web, as opposed to only in paper handbooks, also means that IBC staff in nursing, case management, and other areas of the company can easily access the same documents that each policyholder sees. As a result, when talking with a policyholder or researching a claim, they know exactly what kind of benefits information the policyholder has access to—which improves efficiency and customer service.

### **ACCELERATING PUBLICATION TIME TO MARKET**

"Once fully deployed, we expect xPression will save us an enormous amount of time," says Campbell. "If a state mandates a policy change, for instance, we can make the change across publications in moments instead of days." An IBC post-sales fulfillment editor simply makes the change to the appropriate section in Microsoft Word. Once approved, xPression automatically renders PDF versions of the new content and delivers it to the member portal. Any benefits handbooks printed thereafter automatically include the new verbiage.

Before implementing EMC Document Sciences xPression, printing benefits program handbooks was a very labor-intensive, table-driven process outsourced to a printing vendor. Now a printing vendor still prints kits for those members who request them, but the turnaround time and cost has been dramatically reduced, not just because of reduced printing volume but because IBC no longer has to rely on the vendor to generate PDFs. Using xPression, an IBC reviewer can preview document assembly on his desktop and automatically create print-ready PDF versions to send to the printing vendor.

### **STREAMLINING PUBLISHING PROCESS WITH INTEGRATION**

In addition to integrating xPression with the SharePoint portal, IBC integrated it with other content repositories to enable dynamically incorporated wording from additional programs, such as optional disease management programs, into a benefits handbook without having to create a separate benefit booklet. Integration with other content repositories also allows IBC to pre-populate fields—such as copayment amounts, mail order drug intervals, generic versus nongeneric drug pricing, and so on—within the benefits booklet.

### **IMPROVING QUALITY OF FINISHED PRODUCT**

“In addition to saving money and resources, another big benefit is higher quality output,” said Campbell. “Not only do we publish content faster, we are less prone to error since we no longer have to manually make changes to 600 publications.” Instead, IBC post-sales fulfillment staff can create and reuse centrally controlled content that’s been approved internally by legal and other reviewers.

Various components of the EMC Document Sciences software also help improve accuracy. The xDesign component, a thick client environment based on Word, with plug-ins that leverage Word and Adobe® InDesign® features, helps IBC design complex yet consistent compound text-based documents with sections, subsections, and regulated language. xRevise, a Web-based client for contract previewing, editing, generation, and history management, helps IBC ensure that only approved content is published. And xTest, which automates document testing processes, enables IBC to easily validate output for multiple business case scenarios before publishing.

In addition to the benefits handbook information, IBC uses xPression to publish group contracts information. In the future, the company also plans to use it to publish additional member information, such as member health statements, information on generic equivalents, and other documents. Eventually, IBC may also use the solution to customize information on a per-customer basis.

## **SUMMARY**

With EMC Document Sciences xPression managing publication of all benefits handbook information, Independence Blue Cross now has a more efficient, flexible, and customizable process. “With EMC Document Sciences xPression, we are creating a brand new post-sales fulfillment publishing process that saves time, money, and trees—all while producing a better end product,” says Campbell. “It takes some work on our part to switch to a completely new publishing paradigm but we are confident the payoff will be well worth it.”

## CONTACT US

To learn more about how EMC products, services, and solutions can help solve your business and IT challenges, [contact](#) your local representative or authorized reseller—or visit us at [www.EMC.com](http://www.EMC.com).

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