Managing information to remain competitive in the world of consumer-driven healthcare

Today’s healthcare payers face a rapidly changing market and intense competition—both driven by consumers who are demanding more flexible products, increased transparency, and better service.

To survive and succeed, payers find themselves forced to adopt new business models and develop competencies in areas such as member empowerment and provider collaboration. The Health 2.0 wave is cresting, and with it come expectations for participatory healthcare enabled by information, technology, and community.

Healthcare also remains highly regulated and will likely become more so with recently passed healthcare reform. The Health Insurance Portability and Accountability Act (HIPAA) already makes personal health information (PHI) subject to strict privacy and security rules. Analyst IDC predicts that legislative and regulatory compliance initiatives will be among the top three payer technology investment categories in 2010.¹

Of course, cost control always occupies a spot near the top of payer concerns. Yet costs become harder to contain while pursuing innovation in hopes of fending off competitors and gaining market share.

Information management can be a tremendous ally in efforts to cope with these challenges. But, unfortunately, payers often find that their information systems hinder rather than help them. Payers must manage a staggering volume of information, much of which resides in paper documents: forms, contracts, invoices, lab reports, physician referrals, and so forth. Various electronic systems also house many gigabytes of e-mail, faxes, electronic documents, digital images, video, and audio. All too often this information is locked in the operational system that creates or stores it. Moreover, when payer organizations merge, they frequently end up with multiple administrative systems—further complicating information access. Thirty-two percent of health insurers maintain four or more systems.²

Healthcare payers need an information management platform that can unite all their information systems and the business processes they serve.

Integrating information and process through a unified case management platform

According to IDC, communications and document management technologies will also be among the top ten IT investment categories for healthcare payers in 2010.³ Nevertheless, payers cannot afford to make these expenditures without a firm grasp of their return on investment and time to value.

Often solutions that enable disparate information systems to work together require substantial and costly customization and are difficult to modify when business requirements change. But, with the EMC® Documentum® xCelerated Composition Platform (xCP), case-based applications for healthcare can be configured with prebuilt templates and components, reducing cost and accelerating time to value.

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⁴ Young and Dunbrack, op. cit.
Documentum xCP employs a case-based approach to application development. For many years, business viewed case management as a strictly public sector activity, common to areas like social work where there were actual “case workers.” But the case management model—initiate, gather information, evaluate and assess, communicate, and close—actually describes a work process that exists in virtually every industry, including healthcare. Tasks, information, and sub-processes will vary by industry and by line of business (LOB) within an industry, but the overarching six-step structure still applies.

For example, processing a claim is a case where each task or activity, such as review, adjudication, and denial is part of the case. Likewise, member enrollment is a case, in which the member case file includes program and service selections, the enrollment application, and so forth. The case file houses all the information and documents relevant to the case. In the paper world, a case file is typically an actual file folder and—as the case grows in complexity—many folders.

Documentum xCP provides a complete range of dynamic case management capabilities through reusable components that can be configured into reliable applications that serve any healthcare process or activity. These solutions enable virtual case files (VCFs), which can eliminate the inefficiencies of paper case files and aggregate any type of content relevant to a case—not just documents, but audio and video files, images, and discussion threads. And, VCFs can orchestrate processes and enforce policies via embedded business rules. A Documentum xCP-based solution incorporates years of industry experience and helps ensure adherence to accepted healthcare best practices, while increasing productivity, providing seamless access to member information, decreasing the cost of claims and enrollment, and helping payers attract new customers.

**Fully integrated components leverage industry best practices**

Documentum xCP combines fully integrated technologies, including content management, business process management, records management, collaboration, intelligent capture, and comprehensive reporting, to manage the healthcare information lifecycle. Process monitoring tools identify the bottlenecks and inefficiencies that make it difficult for departments to boost efficiency and control costs.

With a Documentum xCP-based solution, individuals and the business systems they rely on can quickly access the information necessary to improve the customer experience and the operational health of the organization. These proven solutions:

- Improve the customer experience with effective, relevant, and personalized communications
- Deliver a 360-degree view of members, providers, and partners
- Provide intelligent data and document capture and a central repository for claims, enrollment applications, contracts, proposals, and quotes
- Streamline and automate paper-based systems for care management, sales and marketing, claims administration, and customer service
- Feature robust, configurable workflows, business rules, and dashboards that support clinical, financial, and operational processes
- Decrease time to market and improve document production workflows through automation and content reuse
- Seamlessly integrate with legacy systems such as adjudication, underwriting, and accounting
- Offer automated storage, retention policy management, and archiving for regulatory compliance

**Intelligent data and document capture**

An integrated case management solution powered by Documentum xCP connects scanners, fax machines, and multi-functional peripherals to a central content repository, where, regardless of its source or format, data can be captured, indexed, and delivered to the business systems that require it. This integration eliminates the rekeying of data from paper documents, which not only speeds processing but reduces errors. It also aggregates information, making it available to reporting tools that support faster, more informed decision making.
For example, intelligent capture can streamline the new member enrollment process, automatically capturing information from hard copy and electronic forms and routing it to member service representatives. From processing incoming orders via fax and matching invoices in accounts payable to filing claims from out-of-network providers—integrated data and document capture can automate many of the manual, time-consuming tasks that plague the administrative processes of many healthcare payers.

Ease of information access and delivery
Once documents are digitized and stored in a single repository, critical data can be quickly accessed and intelligently processed. Managing information in digital form gives claims representatives and other health insurance workers global, on-demand access to content that is necessary to ensure a consolidated view of member data and business transactions. For example, after a midwest health insurance organization replaced a paper-based claims processing system with a solution that automated forms capture and recognition, supported workflow routing based on line of business, and integrated with their existing adjudication and accounting systems, productivity increased by 60 percent while errors declined by 75 percent.

To control access to information and protect patient confidentiality, Documentum xCP-based solutions offer information rights management (IRM) technology, which enables repository content to be controlled, secured, and tracked wherever it resides—behind or beyond the firewall. For instance, to adjudicate disputed claims, payers can use IRM for the secure exchange of protected health information (PHI) with provider organizations and other third-party service vendors. One health insurer located in the southern U.S. used IRM to protect PHI distributed via e-mail, simultaneously complying with HIPAA privacy regulations while reducing the cost of paper distribution.

Improved management of business processes
Process improvement continues to be a top priority for health insurance organizations looking to increase operational efficiency and improve the member experience. The business process management (BPM) capabilities of an integrated solution can streamline and automate inefficient processes while providing the foundation for a comprehensive view of member data across the organization. BPM modeling and simulation can identify and solve process bottlenecks before processes are introduced to supporting systems. Business process management can be used to:

- Coordinate the actions of people and systems from processing a claim and enrolling new members to tracking the outcomes of wellness programs
- Manage the interface between manual and automated processes that coordinates policies and procedures such as underwriting standards, pricing guidelines, or contracts
- Standardize processes through the application of business rules to activities such as denials, customer service, and audit management
- Enforce records management and retention policies for compliance
- Mitigate legal risk

Automated storage, retention, and archiving
No information management solution is complete without the ability to meet long-term storage, retention, and archiving needs. EMC solutions for healthcare can automatically enforce content retention and disposition policies that support regulatory compliance and e-discovery mandates. At the same time, archived information with operational value remains quickly accessible. For instance, contracts can be reviewed to ensure that all parties adhere to terms and conditions and that expiration dates are observed.

Improved customer communication
EMC solutions for healthcare payers offer sophisticated customer communications capabilities—from customer service web portals to personalized correspondence tailored to the delivery requirements of the customer.
These capabilities can automatically generate routine member correspondence as well as welcome kits for new members and providers. They can trigger alerts when coverage terms and conditions change. And they can automate notification of status changes such as when a member has reached the reimbursement limit in a category such as out-of-pocket expenses. Besides improving the payer-member relationship, customer communications management technology speeds the publication of critical documents, increases accuracy, reduces cost, and enforces a rigorous approval process that supports compliance. Using this technology, one health insurer improved the quality of its benefits handbook by streamlining and accelerating the publishing process and saved $2.4 million in paper, printing, and postage expenses.

**EMC Documentum xCP: Delivering flexible solutions for healthcare payers**

EMC solutions for healthcare payers enhance clinical, financial, and operational systems with a unified, case-based platform that captures any form of data electronically and makes it accessible across an organization to the systems and individuals that need it. Using Documentum xCP, which employs proven best practices and reusable components, these solutions can be tailored to meet the unique needs of payers. With the rapid development capabilities of Documentum xCP and the industry expertise of EMC and its partners, health insurers can deploy flexible solutions that:

- Streamline the new member enrollment, contract management, and claims payment processes
- Mitigate risk by securing legal information and proof of identity at the start of the enrollment process
- Merge acquired content with appropriate templates to create highly personalized member communications, such as welcome kits and EOBs
- Provide realtime approvals and updates to members
- Integrate with line-of-business applications such as SAP® and FACETS
- Reduce risk and liability through a platform that supports HIPAA and e-discovery requirements

**About EMC**

EMC Corporation (NYSE: EMC) is the world’s leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC products and services can be found at www.EMC.com.

**Take the next step**

To learn more about how your organization can benefit from an EMC Documentum xCP solution, visit us online at www.EMC.com or call 800.607.9546 (outside the U.S.: +1.925.600.5802).