

Improved Communications Propels Customer Service Rating to 98% at Wisconsin Physicians Service



How Cincom Helped WPSIC Improve the Claims Experience

Wisconsin Physicians Service Insurance Corporation (WPSIC)

When the TRICARE division of **Wisconsin Physicians Service Insurance Corporation (WPSIC)** decided to upgrade its document communications system to the Cincom Eloquence® product, they were confident they would realize immediate, tangible benefits. Quickly they were able to reduce the average time to process a customer-service request from 6½ minutes to 5 minutes, streamline processing of outbound communications to 90 percent same-day turnaround and improve accuracy levels of communication with customer members and providers to 99 percent. And now, with a host of new functionality available with Cincom's latest release of the Eloquence solution—including an even more robust authoring environment for document creation—WPSIC is poised to see additional improvements in quality, productivity and operating costs.

Partnering with the Department of Defense (DOD) can pose some unique challenges. Just ask Dave True, Director of Customer Service for WPSIC's TRICARE division, which is responsible for healthcare claims processing for three of the DOD's business lines: TRICARE for Life, TriWest and TRICARE Overseas. With an intense bidding process with rigorous standards for cycle times, performance measures and technical capabilities, as well as DIACAP (Department of Defense Information Assurance Certification and Accreditation Process) requirements and other security hurdles, being able to win and maintain the DOD's contracts can prove tough. "They have very prescribed requirements on how you submit the data to them. Building a claims

processing system to meet these prerequisites is very costly and necessitates that our own supplier partners be just as committed to these objectives," says True.

Improved accuracy
in communications to

90%

Industry:

Healthcare Insurance

Size:

- 4.7 million beneficiaries
- 63.8 million claims processed
- Benefit payments in excess of \$6.3 billion

Employees:

4,000+

Location:

Madison, WI

Integrations:

- Claims Management System
- IBM FileNet Content Manager
- Customer Service System (web-based)

Applications:

- Claims Resolution
- Customer Service
- Claims Support
- Foreign Claims
- Appeals
- Medical Review
- Mailroom
- Third-Party Liability
- Accounting

Cincom's automated document communications solution has been a key part of WPSIC's success in acquiring and fulfilling the DOD's business. True recalls the compressed deployment timeframe in which Cincom had to work when finalization of one of the DOD's contracts was delayed by months but still mandated the originally slated start date. "The new contracts for TRICARE for Life were supposed to be signed the previous September for an April go-live date. We were waiting until the DOD contracts were awarded before engaging Cincom, so when we did finally get the DOD approval, we only had three months to implement the document communication solution. Having the Cincom product up and running by the claims processing start date was one of the DOD contract requirements. Cincom made that happen."

True also points to the Cincom communications system's capacity to speed processing times and handle mass volumes, which is critical to the TRICARE division's ability to take on additional DOD work. Partnering with TriWest Healthcare Alliance, WPSIC was awarded the West Regional contract, which includes over 2.9 million active-duty and retired armed-services personnel in the western U.S. And most recently, WPSIC was selected as the claims-processing and customer-service provider supporting International SOS, the health-plan administrator for the DOD's TRICARE Overseas health insurance program for enlisted and retired military personnel living abroad. All combined, WPSIC's DOD contracts represent over 4.6 million beneficiaries worldwide, and the TRICARE division processes over 65 million claims annually.

Functions handled by the WPSIC for the Department of Defense include customer service and all claims processing activities including claims resolution, third-party liability, etc. Claims Resolution Supervisor, Susan Flanagan, explains that the types of document communications required for each of these areas vary greatly—from simple information requests to complex letters that pull information from data arrays or tables and use sophisticated logic patterns. Document needs run the gamut and include response to appeals letters that entail attaching lengthy government standards/guidelines; provider certification requests that require selection of federal forms based on provider type (MD, therapist, skilled nursing, etc.); the capability to generate letters in over six languages for international correspondence; and duplication of documents for distribution to multiple parties. "The ability to create documents in a more timely, easily replicated method was a primary driver of our decision to upgrade to the latest release of Eloquence," says Flanagan.



Enhancing the Authoring Environment and Document Generation

Prior to implementation of Cincom's Eloquence product, WPSIC's TRICARE division had over 2,500 separate, standardized document templates. Changes that might need to be made throughout a series of templates would have to be updated individually, leaving open the possibility of inconsistencies and errors and creating backlogs of edit requests. In addition, any personalization that the customer-service representative might need to include in correspondence in order to directly address a customer's specific needs had to be done on an ad hoc basis and often involved cutting/pasting sections from other documents. Not only did this practice increase the time spent on a call, but it also introduced opportunities for incorrect—or even confidential—information to be sent out to members and providers.

Cincom's Eloquence product has reduced the number of document templates maintained in WPSIC's document library by more than 60 percent and given the organization flexibility to pull various content components—from text and logos to signatures—from a central repository of approved data elements. In addition, predetermined data arrays or tables provide the logic to automatically select relevant content components and populate specific fields within document templates, allowing customer-service reps to quickly assemble and generate highly personalized, error-free communications. Once a change or edit is made to a content component, the up-to-date, accurate information will be reflected each time that particular element is selected, regardless of the template it is being pulled into.

"As we became more proficient authors, we could take many of those templates and combine them into one template with different components and 'if' logic ... make them much more sophisticated so that the end-user could go in and just have a few boxes to select in the workflow," says Flanagan. "Using this highly intuitive, 'guided' method of document creation has greatly improved claims representatives' work processing times and ensured that customers get accurate, consistent information regarding their claims service needs."

With Cincom Eloquence, the actual “authoring” of the document templates and content components has been enhanced. The business users with departmental responsibility for claims processing and service support—not IT or technical staff—manage content, logic/rules and formatting requirements. This not only gives the department heads much more control in tying document processes/procedures to business objectives and performance metrics, but also allows for quick turnaround when modifications or new applications are needed. WPSIC’s Terry Runkle serves as the authoring administrator for the TRICARE division, assigning incoming requests to the appropriate internal author and then managing each stage in the process—from development and testing to deployment—in collaboration with Cincom’s support group. This tightly controlled function—there are only three authors in WPSIC’s TRICARE division—ensures that the integrity of the system’s content management and document build structure is maintained.

Creating Efficiencies for Claims Representatives

Taking the document generation process down to “just the essentials” has been a significant part of the TRICARE division’s efficiency improvements. Now, with Eloquence’s interactive design, users in the call center are presented only those variables or selections that pertain to that particular situation. This eliminates the need for claims representatives to scroll through long lists of variables that may or may not apply. And by allowing the representative to view only relevant variables/fields, which are set up as “required” or “optional” in the template, the likelihood of inadvertently missing a field is nearly eliminated.

Cincom Eloquence has not only generated efficiencies in the document creation/generation process but it has also equipped claims representatives with other tools and “short cuts” to improve workflow. Among these new functions are capabilities to have a single sign-on, to save a document as “work in progress” to quickly retrieve and complete at a later date and to pull up “favorites” to access commonly used documents. WPSIC has found that the top 10 most often used document templates account for 90 percent of the inquiries the representatives receive, and this easy access via the “favorites” feature shaves valuable time off of the average time to generate a letter.

Another significant time saver is the ability to view a response as it will appear in letter format and make any corrections directly at this point of review rather than having to “back out” to an editing screen. This feature is enhancing quality, too, by giving the claims representative an opportunity to review the final “output” in an online format before it is sent on to production.

Together, these productivity improvements have allowed WPSIC to immediately redeploy several full-time employees as well as significantly reduce future staffing requirements. Prior to Eloquence, claims representatives

were spending more than half of their time on document generation, but now with the workflow improvements, the average time to handle an inquiry has decreased. “We have been able to reduce the average time to process a request—from taking the call to generating the appropriate correspondence—from 6½ minutes on average to closer to 5 minutes,” says True. In addition, accuracy and quality rates are at their highest levels, with a 99 percent quality standard and a customer-service rating of over 98 percent.

Document Attachment Capabilities

“Eloquence allows us to pull documents and forms out of our imaging processes and attach them to letters without having to actually come back to the claims representative. The clerk doesn’t have to pull that copy of the claim along with the copy of the letter and return it to another person to match up. The system can do all of that for us now.”

– Dave True

Capabilities to store and retrieve images are having similar benefits of speeding operational processes and enhancing accuracy. Cincom’s Output & Delivery functionality makes the process of pulling supporting documentation more efficient and error-free. Claims representatives no longer have to print attachments and match up to correspondence. Instead, the attachments can be selected and electronically sent with the letter to the appropriate output system, whether that is a batch print queue or real time, and then be distributed via print or electronic format. With the Output & Delivery functionality, WPSIC prints batched documents two times per day—at off-peak times of 5:00 a.m. and 5:00 p.m., and gets approximately 90 percent of generated items out the door the same day. “It really reduced a lot of the clerical demands that we used to have ... getting letters back, folding them, stuffing them, pulling attachments. Eloquence is doing all of that now,” says Flanagan.

Many types of correspondence require distribution to multiple parties—members, providers, third-party insurers, etc. For instance, with TRICARE for Life, which serves military retirees, Medicare and third-party insurers also have to be notified of the portion of the claim that TRICARE will be responsible for. Cincom’s Eloquence solution streamlines this process of “carbon copying” multiple recipients. Utilizing data tables, the claims representative can quickly add other recipients without having to duplicate work such as keying additional addresses. And each recipient can receive their copy of the document based on their preferred delivery channel, be that mail, fax, email, Web, etc.

Moving to Electronic Delivery and Distribution Channels

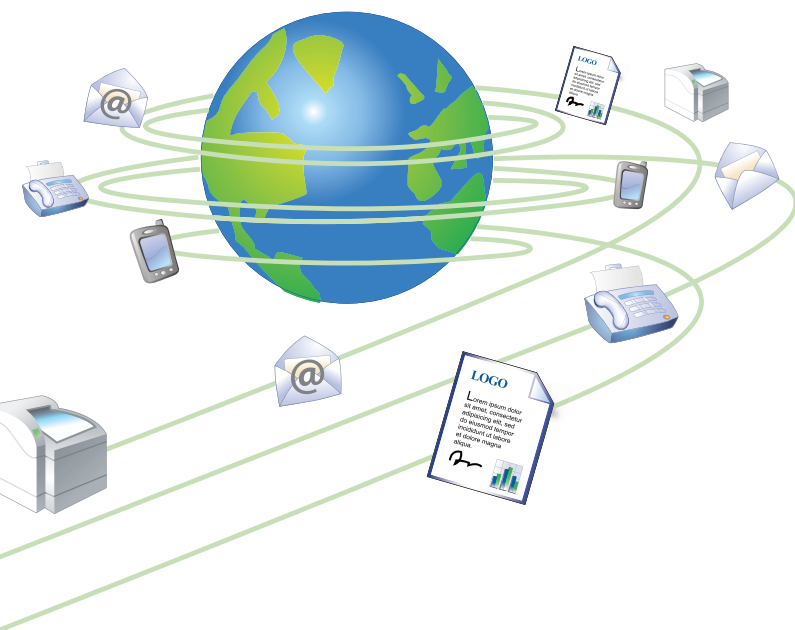
The document delivery options offered through Cincom Eloquence will have real ramifications for outgoing mail costs, not to mention recipient satisfaction levels. While the Medicare-eligible, over-65 population covered by TRICARE for Life may prefer more traditional communication methods, other segments seem to be embracing electronic communications. WPSIC has had some success in moving the younger, active-duty TriWest group to Web-based, self-service interactions, and the TRICARE Overseas participants are particularly enthusiastic about utilizing electronic delivery and avoiding the long delays associated with international mail delivery.

Cincom has taken an active role in working with WPSIC to continually examine processes and recommend measures or steps that could further cost savings and productivity. "Postage is a serious cost driver for the Department of Defense ... in fact, it's the highest cost," explains True. "So we're trying to figure out how to reduce postage costs, and a lot of that is encompassed in the delivery methods that Cincom has come up with. Can you deliver it via email? Can we do it during a batch process rather than one letter today, one letter tomorrow ... can you summarize them? While we haven't implemented all of these processes yet, we see significant potential."

Vendors as Partners—a Different Approach

The WPSIC team knows that Cincom takes their input and requests into account as they add new functionality to product releases. For instance, Cincom incorporated a great deal of custom coding into its Eloquence product, helping clients like WPSIC avoid the need for additional programming in order to integrate this upgraded document solution with their internal systems.

According to Flanagan, Cincom's understanding of the priorities and needs of the TRICARE division has made them an outstanding partner. For instance, DOD security requirements for outgoing documentation was an area that had challenged the TRICARE division, as confidential information had to be manually removed from documents before mailing. Now, Eloquence's redact function allows



templates to be set up so that particular variables—containing sensitive or protected data—never appear on correspondence. "It's a far cry from the days of physically crossing out certain information with black markers," she laughs. "This feature has given us the ability to redact sensitive information and eliminate the possibility of human error. And letters now have the professional look and feel we were striving for."

"Our ultimate goal is to provide clear, accurate, actionable communications. We want to speed the claims process and provide a timely customer service experience," True says. "With Cincom as our partner, we know we will consistently be advancing document communications workflow and techniques relative to these objectives."



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