HM Insurance Group Streamlines Document Communications Processes

Migration to Cincom Eloquence® Exceeds End-User Expectations

HM INSURANCE GROUP

HM Insurance Group (HM) provides health risk solutions, including medical stop loss, managed-care reinsurance and workers' compensation coverage, to protect self-funded groups against the costs of unexpected, expensive or catastrophic claims. The company, previously known as a Third Party Administrator, began in 1980 to help clients find alternative funding options for their benefits packages. Through acquisitions and nationwide growth during the proceeding decades, HM has been able to expand its benefits offerings to thousands of organizations, which encompass millions of individual lives. HM has established a full-service approach towards mitigating financial risk and liability for its large client base in a day-to-day operation that involves the generation of a huge volume of customized documents for claims statements, policy information and change notifications, billing, proposals and numerous other letters related to communicating with clients or prospects.

The Push to Modernize

HM was relying upon an aging document generation system to keep pace with its active business environment, where end-users in various departments, including the claims and billing areas, could produce documents in real time. In 2013, Microsoft® publicly announced that technical and system support for its Windows Server® 2003 would be phased out in the near future.

Improved document generation times by over

95%

"It would have cost about $500,000 per month in maintenance and support fees to continue running the outdated server after a certain [Microsoft set] date, so we knew that the server had to be upgraded," stated Simon Girling, Application Developer at HM Health Solutions[1]. Part of his job function included maintaining their legacy customer communications system that HM's staff of 60 end-users used to generate document communications.

Size:
- Revenue of $1.06 billion in FY15
- 22 office locations nationwide
- Licensed in all 50 states and Washington D.C.
- Approximately 2,500 group policyholders across medical stop loss, managed-care reinsurance and workers' compensation insurance products

Communications:
- 8,500 letters produced interactively (real time) each month
- 4,700 documents produced in batch each month

Impacts:
- Improved document generation times by over 95% (from over two minutes to 10 seconds)
- Intuitive interface gives end-user the ability to generate documents in real time
- Consolidated template library by 17%

Integrations:
- OPUS (Proposal and Claims application)
- Billing system (internally developed)
- Oracle® Database

Applications:
- Claims
- Billing
- Underwriting
- Contracts

Upgrading from one server to another is a complex situation when considering the numerous variables involved, including issues of compatibility, integration between applications, data security, continuity in the business operation workflow and document integrity … to name a few. It was a necessary project, but also one that was expected to provide many benefits. Howard Greenstein, IT Director for HM Health Solutions, outlined the overall goal of the upgrade project, which was to *"migrate to a more advanced environment to help us stay current, from a vulnerability perspective, and keep up with the ongoing changes that could affect security."*

In response, the HM Health Solutions team initiated a review of its infrastructure, particularly for systems operating on the outdated Windows® server, to explore what other upgrades or conversions would have to take place to continue HM's business operations in a seamless—at least from the end-users' experience—environment. After the review, it was clear that the document generation application was a prime target for an upgrade. And, while support was still being offered for their legacy document communications system, their vendor had discontinued development on the solution. Therefore, a software upgrade was not an option.

The Check-off List for Solution Evaluation

HM Health Solutions and HM's administration department put together a list of technical requirements and upgrade features that was ideal for a replacement customer communications solution that would fit well with the company's existing business environment and technology infrastructure. The input that was provided was used to evaluate IT vendors and their solutions:

- Maintain documents in a Microsoft Word environment for easy editing and interdepartmental sharing.

- Use transactional data and business rules to trigger personalized communications and delivery preferences for each unique customer.

- Support coded loops that are used to customize document output.

- Use arrays within solution to load multiple data records into a table in order to improve content relevancy and accuracy.

- Integrate with the company's existing Oracle database for seamless data exchanges.

The HM Health Solutions team began researching available solution offerings in the marketplace that would fit with their specific needs. The first capability they focused on was the Microsoft Word design environment. They conducted side-by-side comparisons between several vendor applications and their legacy solution and found Cincom's Eloquence to be very similar. This was important as the company's end-users were accustomed to

working with Word documents, which are easy to edit and share between departments. Cincom Eloquence also included capabilities to "lock" or protect sections (tables) from inadvertent changes directly within a Word document.

"Some of the vendors we spoke with said their solution could generate a PDF that could be edited for the span of a day, and then it would be locked down. We wanted to keep our documents in a Word format, with certain sections locked in place, so that basic editing would be user-friendly for our staff," said Mr. Girling. *"Maintaining and storing Word files allows our end-users to retrieve and make updates, as needed, over time. Cincom Eloquence has the ability to convert Word documents directly into a PDF, which is how we ultimately send out documents to our clients."*

The next factor the HM Health Solutions team explored was how well a new customer communications solution would support their unique infrastructure design. HM Health Solutions programmers wanted a solution that included a component for arrays that are used to load multiple data records into a table in order to improve content relevancy and accuracy. This table can be accessed by an index at a later point in the logic process. They also use loops in the Java coding as a way of repeating code, which is useful for repetitive tasks. This complex coding includes a series of "triggers" that are directly linked to document output. For instance, if a client makes a status change to a table on their online profile, then the appropriate HM department would be notified through an internal web interface. The application would identify the document(s) that needs to be outputted and delivered to the client.

"Several of the competitive solutions we looked at were inflexible with respect to how we operated; leaving us with no option but to change our processes. Cincom Eloquence, on the other hand, provided us with flexibility; adapting to our processes versus dictating new ones," said Mr. Girling. Unlike Eloquence, most customer communication solutions use only pre-installed software packages that utilize their own rigid design parameters, which did not support HM's architectural framework. Mr. Girling and the rest of the HM Health Solutions team did not want to "start from scratch" and be required to completely redesign the company's complex coding and logic set-up for generating documents.

Another requirement was the ability to directly access the company's Oracle database for the data required to drive logic and populate documents. *"We would have been required to convert our data into XML in order to connect with Oracle using the other [evaluated] vendor solutions,"* Mr. Girling explained. *"Cincom Eloquence has multiple data options including direct data access, which saved us what would have been a huge extra layer of programming that potentially could have caused complications accessing data."*

As the pool of vendor candidates began to dwindle, it became clear that Cincom's Eloquence solution consistently addressed the list of requirements that HM needed. *"What we found was that the other vendor solutions we looked at did not meet our need to develop complex documents easily,"* stated Mr. Greenstein. He explained how HM routinely creates many highly customized documents, particularly for client proposals that the Underwriting department generates. *"The flexibility and intuitive interface of the Cincom Eloquence solution allowed our Underwriting team to generate really complex proposals, containing a lot of variable data and tables,"* he continued. *"Overall we felt Cincom Eloquence met our needs and offered the most efficient upgrade path for HM."*

Extending the HM-Cincom Collaboration

HM's IT department began working with a team from Cincom on a four-month Eloquence migration process, after the company had installed its upgraded MS Windows Server. *"Cincom worked side-by-side with us through the entire process to help us get through some of the unique challenges we have in our environment,"* said Mr. Greenstein. The system changeover brought the two teams together to collaborate on the expected, as well as the unexpected, operational issues that came up during the implementation and system testing.

The migration project included several items that HM Health Solutions wanted to address, particularly from the input provided by its end-users who wanted certain improvements over the former set-up, which would fit well with the daily workflow of generating document communications. These items included:
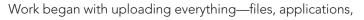
- Reducing the time delay between executing print runs

- Having more search options available for locating documents using the end-user's web interface

- Being able to auto-generate letters based on a pre-set criteria

Work began with uploading everything—files, applications,

supporting code—from the old system to Cincom Eloquence. *"Cincom's Professional Services team helped us with the set-up. There were a ton of settings that had to be calibrated on the new system,"* explained Mr. Girling. Then the document template library had to be converted to a Cincom Eloquence environment. This phase, though involving many staff hours, allowed HM Health Solutions to get rid of templates that were no longer being used, as well as to consolidate duplicate template versions that could be combined within Eloquence using simple logic to account for instances when variable data is present in the content. *"The important thing during conversion was that the templates maintain document integrity, as a lot of our correspondence contains customized formatting with sections that have be locked and secured from the editing process."* Through this conversion process, HM was able to reduce its document template library by 17%.

The collaborative HM-Cincom team made sure that connectivity was flawless between Cincom Eloquence and the company's main proposal and claims application, OPUS, as well as with its internally built billing system and the Oracle database that housed all data. *"Initially, we had some challenges in connecting Eloquence to our Oracle database, but by working together, we were able to resolve the issue quickly with minimal effort,"* explained Mr. Girling. *"Our teams worked 'hand-in-hand' to install the necessary updates and patches to ensure our systems were integrated, secure and functioning properly in a timely fashion,"* stated Mr. Greenstein.

Next, the company had to modify its internal web application that its end-users interact with to search, retrieve and generate documents for clients and prospective clients. Previously, all interactive and batch document-related data was centrally located, but Cincom Eloquence allows these two environments to be discrete, which improves structuring, management, security and optimizing speed of access. This database segregation would require that the interface of the web application, built by HM Health Solutions, be reconfigured in order for the document templates to pull from both data sources to create the desired document communication and better facilitate end-users' roles in document generation. At the top of the list was reducing the amount of time it took between executing print runs in the old system. *"Our previous system had a batch component that executed behind the scenes to create the output, which required the user to keep refreshing the screen and wait for the document to become available before inputting the next one,"* explained Mr. Greenstein. This delay could take as long as two minutes in the old system, which was disruptive and inefficient to the workflow of daily tasks.

Life with Cincom Eloquence

Since going live with Cincom Eloquence, HM has vastly improved its workflow process for end-users who generate document communications. The two-minute delay that existed with the legacy system has been practically eradicated. HM Health Solutions estimates the lag time between print runs to be about 10 seconds since implementing the new solution. *"Cincom Eloquence provides near 'real-time' generation of letters, eliminating the long delay our end-users previously had to contend with. They can now instantly generate letters as well as letters triggered by the application in batch,"* stated Mr. Greenstein.

The internally built web application used by staff has also been enhanced with a more advanced search interface for calling up documents and a preview screen for looking over content before sending for output. Additionally, new "triggers" have been added within the system to auto-generate select letters that are sent directly to the company's print shop for output and processing.

"The feedback that I have heard from our staff since implementing Cincom Eloquence has been very positive," said Mr. Greenstein. *"Now our Underwriting group works in coordination with the Sales staff to generate comprehensive policy/rider proposals and contracts for potential new clients in a Word format, which are then sent to the Legal department for review and for any necessary edits. Cincom Eloquence has fostered this inter-departmental workflow in a very efficient way, producing impressive and highly customized data-rich proposal packages for our Sales team to present to prospects."*

HM has been very active since rolling out Cincom Eloquence, with front-end document generation averaging in excess of 13,000 documents per month (about 8,500 interactive letters and 4,700 documents produced in batch). And HM Health Solutions continues to optimize the back end of the solution with three personnel who serve as authors (and two people are currently being trained for back-up support) to maintain and meet the company's increasing document communications needs. *"We were able to have our [Cincom Eloquence] authors trained quickly to create new document templates whenever additional resources were needed for development,"* said Mr. Greenstein, in describing the relative ease of training.

Cincom's training and system support is an integral part of the partnership (a word both Cincom and HM use to describe the relationship) with HM, an ongoing service that continues beyond the implementation date. Recently, Highmark's internal IT auditors requested that HM Health Solutions upgrade several of its applications, including the recently installed Cincom Eloquence solution. The Cincom team responded quickly by returning to upgrade the company's Cincom Eloquence application. *"Cincom was helpful with meeting our auditor's request, which involved a lot of uninstalling and reinstalling software … and then retesting integration and document integrity all over again,"* said Mr. Girling.

Cincom Eloquence is expected to play a pivotal role in future projects as well. One idea that is being formulated calls for sending batch printings directly to parent Highmark's central printing house, instead of to HM'S in-house print shop, for more cost-efficient printing and mail fulfillment.

"Cincom Eloquence has worked well in our environment, and was clearly the best solution choice for HM," said Mr. Greenstein. *"And, our sister company, United Concordia Dental (a Highmark subsidiary that helps families lead healthier lives with low-cost dental insurance plans), has also adopted Cincom Eloquence to produce group policy packages for its more than six-million members nationwide."*

HM Health Solutions, Inc. (HMHS), headquartered in Pittsburgh, PA provides innovative, technology-based solutions that enable health plans to achieve top-line revenue growth, reduce costs and gain economies of scale. Launched in 2014, the organization's professional employees provide experience in multiple product lines including Medicare, Medicaid, commercial, individual, dental and vision. With its industry-leading people, process and platform, HMHS is proud to deliver measurable results while increasing customer engagement. HMHS recently obtained the ISO9001:2008 certification for its print facilities as well as HITRUST (Health Information Trust Alliance) Common Security Framework for its main claims processing systems. HMHS ensures the highest level of privacy and security to customers and partners by combining adherence to federal and state regulations, industry standards and best practices.