

Cincom Eloquence®

Helping Health Insurers Find New Ways to Run and Grow
Their Business through Improved Member Communications

HEALTH INSURERS



SIMPLIFICATION THROUGH INNOVATION®

The contemporary business environment has undergone significant changes over the past few years and continues to evolve at a rapid pace. Today's health insurers are not only facing the prospects of healthcare reform that promise to impact every aspect of their business, they are also experiencing significant growth in the "individual market" due to increased job losses and smaller companies eliminating healthcare coverage due to the increasing costs.

Now is the time to focus attention on improving current operations and begin preparing for business growth. Technology is the differentiator that health insurers should depend on to drive operational improvement and business innovation. Additionally, with statistics showing that the customer experience in the health-insurance industry has not significantly improved in the last five years, improving member relationships should also move to the top of the list. Together, innovative technology and superior customer service can be the key drivers for successfully running and growing your business. Document-automation applications can address both of these areas.

Are Member Communications Holding Back Your Business?

Member communications, particularly documents, are one of, if not the most critical aspects of a health insurer's business. Yet document communication issues continue to plague carriers. Fortunately, there are now document-automation solutions that are easy to use, easy to integrate and easy to maintain. A comprehensive document-automation solution provides the tools and technology needed to improve your business processes and your market position. These solutions help insurers alleviate the pains of running their business today and growing their business tomorrow.

Running Your Business

- Cut the cost of producing member documents
- Reduce the amount of time to deliver critical document communications
- Eliminate documents errors that are affecting your brand and driving up your operating costs
- Minimize compliance risks

Growing Your Business

- Quickly deploy new applications across your business
- Leverage legacy systems while adapting to emerging technologies
- Improve member satisfaction and your ability to:
 - Acquire new members
 - Retain existing members
 - Strengthen member relationships

The Most Intuitive Document-Automation Solution in the Industry!

Cincom Eloquence is a highly intuitive, document-automation software application that helps businesses easily design, deploy, deliver and manage high-volume, personalized member communications. This eliminates manual processes, accelerates production times, lowers operating costs and improves document accuracy.

Running Your Business



In today's market of uncertainty and declining economic activity, health insurers that want to improve their competitive position must find ways to "get the job done" while budgets and investments are being cut. Needless to say, anything that can help you do this in a faster, smarter and compliant way is welcomed. Adopting a document-communication solution automates your business-critical document processes and enables you to strengthen member relationships, minimize compliance risks and reduce operation costs delivering a rapid return on your investment.

Reduce Document Costs by as Much as 80%

Significantly reducing costs in your member communications strategy requires implementing a single, automated solution that reduces manual processes, development, training and rework for all interactive, batch and on-demand document generation.

Cincom Eloquence provides a user-centric interface (co-developed with Human Factors International, the world's leading strategic advisor and provider of user experience design services) that enables non-technical business users to design compelling document templates with simplified data management that offers complex logic, guided workflows and real-time data. These templates then serve as a foundation for all personalized member correspondence. Templates can be easily imported from other sources or created, edited and tested directly within a familiar Microsoft Word-enabled design environment. This reduces the burden on IT departments where costs are highest and offers a learning curve for line-of-business users that's measured in hours, not days.

Accelerate Time-to-Market by as Much as 90%

Time is money. So, dramatically shortening the time it takes to move new documents into production is one way health insurers have realized significant cost savings and improved member relationships.

With Cincom Eloquence, you can easily move from document design to high-volume production without manual intervention or complex programming from IT. Eloquence lets you preview documents from directly within the design environment and facilitate editing and

"Our IT department was spending in excess of 3,000 hours each year developing and maintaining document templates. With Cincom Eloquence, we anticipate IT's involvement decreasing by 90% as the majority of these functions are more efficiently handled by business users."

– Brian Sorum, Director of Software Development, Medica

design corrections before consuming valuable production and printing resources. Comprehensive facilities allow for late-stage testing to further eliminate errors and reduce consumption of valuable production resources. Cincom Eloquence further minimizes the management and maintenance of document repositories and speeds time-to-market through the use of open, published, XML-based technologies, which reduces the number of templates required to support multiple delivery channels, outputs, jurisdictions, effective dates and languages.

Reduce Error Rates to Near Zero and Improve Brand Consistency

The simplest and easiest pathway to improved document quality and near-zero errors is with document automation. Using automated data acquisition, version control and reusable content components not only helps you eliminate costly document errors, but it also allows you to maintain your company's brand equity, ensuring that all documents have the proper brand identifiers in their designated places.

Cincom Eloquence eliminates the errors and costs associated with rekeying data by integrating with existing databases and applications. Additionally, comments for a document can be added at authoring time and accessed at generation time by users to help understand document specifics. Management and tracking of all changes to document models is facilitated by check-in/check-out, version control and transfer-to-production notations. Eloquence also lets you reduce preprinted stationery costs and further maintain brand equity by embedding graphics, logos, addresses and signatures directly into your documents.

Mitigate Compliance Risks

Document automation significantly reduces the burden and costs associated with HIPAA and state and federal regulatory compliance through the centralized management and monitoring of content components as well as comprehensive audit facilities.

With Cincom Eloquence, approved, compliant content can be stored in a central repository and used across multiple documents. Even if other components within a document allow for user edits, administrators can "lock" compliance-oriented components to prevent changes to those components. Cincom Eloquence also enables structured reviews of certain documents prior to delivery and supports model variations to ease the management of content inclusion or exclusion based on dates or jurisdiction.



Growing Your Business

According to leading industry analysts, *“the #1 business priority for healthcare insurers today is to grow the business.”* In today’s increasingly competitive marketplace, it has become more challenging to acquire new members, retain existing members and extend member relationships. In order to be successful, you must develop a strategy for your member care lifecycle that keeps members satisfied, increases growth, enhances loyalty, decreases defections and optimizes lifetime value—all while reducing costs. With over 90% of member contact being conducted through documents, maximizing your document strategy just makes sense (cents).

Simplify Your IT Infrastructure

Traditionally, health insurers’ infrastructures are comprised of multiple disparate systems that are difficult to maintain and increase the effort needed to deploy new applications. Finding a single, enterprise-level solution that scales with your business and leverages your existing infrastructure and applications can save valuable time and costs while positioning your business for future growth.

Cincom Eloquence streamlines your IT infrastructure with the flexibility to interactively produce highly personalized documents in real time, the power to generate structured documents in batch and the versatility to create documents on demand. Rapid deployment across your organization is ensured via an open, standards-based, service-oriented architecture (SOA) that optimizes infrastructure investments and provides efficient integrations.

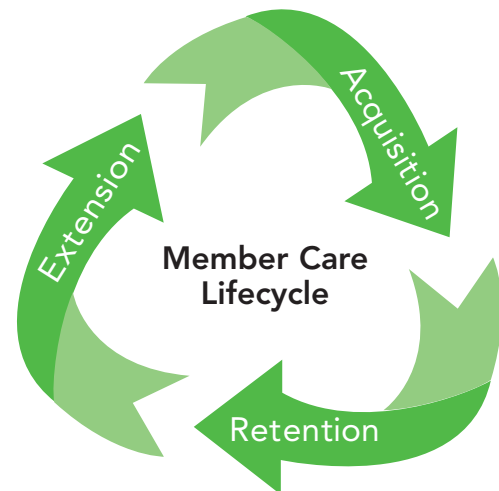
Ease Integration with Legacy Systems

Are legacy systems hindering your ability to adapt to emerging applications and needs? Leveraging your legacy systems is imperative for differentiating member service and propelling your business to new heights.

Cincom Eloquence helps you optimize enterprise-wide legacy investments by effortlessly integrating with core business applications, databases and information-technology infrastructures. This means that Cincom Eloquence adapts to—not radically alters—your existing, mission-critical member communications processes. This ease of integration is made possible by Eloquence’s open, J2EE/XML service-oriented architecture (SOA). The result is rapid implementation (just 19 days in one case) that delivers an equally rapid ROI. In fact, a six-month ROI isn’t outside the realm of possibility.

“Cincom Eloquence’s commitment to open standards enabled us to better integrate the software into our existing infrastructure, including integration with our core administration application, and allowed us to go into live production in just 19 days.”

– Amir Desai, VP and CIO, Molina Healthcare



Improve Your Member Relationships

Health insurers can't afford to deliver subpar member experiences any longer. With increased cost shifting, a growing individual market and an elevated focus on disease/wellness management, strong member-experience practices are the price of entry while exceptional experiences are the key to differentiation. To rise above today's poor performance in delivering superior member experiences, health insurers must master the crucial, strategic element of member communications. Providing member communications that are compelling, accurate, timely and relevant while communicating with members based on their unique preferences is key to improving your member relationships. Cincom Eloquence's single solution for document communications can help you:

Acquire new members - Generate error-free proposals, quote requests, contracts and other point-of contact communications

Proposals, letters and even e-mail and web content can be used to acquire new members. Many organizations use time- and resource-consuming manual processes to generate these member communications. Not only does this waste money and risk missing opportunities, it also allows for errors that can cost even more. Cincom Eloquence can help you avoid these and other expensive pitfalls. Utilizing pre-approved document templates and real-time data, Eloquence removes most of the time-consuming, error-prone, manual processes from the equation, allowing you to drastically reduce production times, production costs and errors.

Retain existing members - Improve document personalization and accuracy, which improves member satisfaction.

The key to delivering superior member care is responding faster to inquiries and delivering a more personalized member experience. Your member-facing employees must be able to solve problems and get answers to your members quickly and accurately. Cincom Eloquence lets you deliver this kind of customer service through dynamic document communications. Dynamic documents provide up-to-date information for your members, logically arranged according to preset business rules, all presented with a professional look that enhances the members' confidence in your organization. From welcome-kit generation to claims processing, Cincom Eloquence helps streamline your member interactions while delivering the personalization and accuracy your members demand.

Strengthen your member relationships - Cross-sell and upsell to your members through tailored communications.

Cross-selling and upselling additional products or services to your existing members are easy when you really "know" them. Using what you've captured about your members' likes and dislikes can extend your relationships with them in addition to improving member satisfaction. Cincom Eloquence can help you nurture your member relationships by giving you the ability to tailor content to the members who are most likely to be receptive to them. Cincom Eloquence streamlines data acquisition from your core business applications and databases while ensuring delivery via any channel. A powerful rules engine drives deeper personalization of content from a member's stored transaction history. And, with the ability to dynamically insert images (e.g., TIFF and JPG), PDFs and message lines into any member communication, you have the tools to tailor specific content to each specific member.

"An element within our member-satisfaction initiatives was providing our member service representatives with the ability to easily generate personalized correspondence in real time. Cincom Eloquence met our requirements."

– Laura Prey, Project Manager, WPS Health Insurance

Defining Easy

Simplify the business processes for all your customer communications ...

Welcome Kits	Certificates	Proposals	Claims Letters
Member Enrollment Letters	Booklets	Outreach Letters	Remittances
Correspondence	ID Cards	Group Contracts	Statements
Explanation of Benefits	Notices	Approval/Denial Letters	

Delivering Easy

An unparalleled degree of customization for your member communications ...

Data Integration

<MemberID>, SYSTEMDATE,
First_Name ...

Dynamic Images

Signatures, logos, charts, graphs ...

Reusable Content Components

Paragraphs, headers, footers ...

Formatting

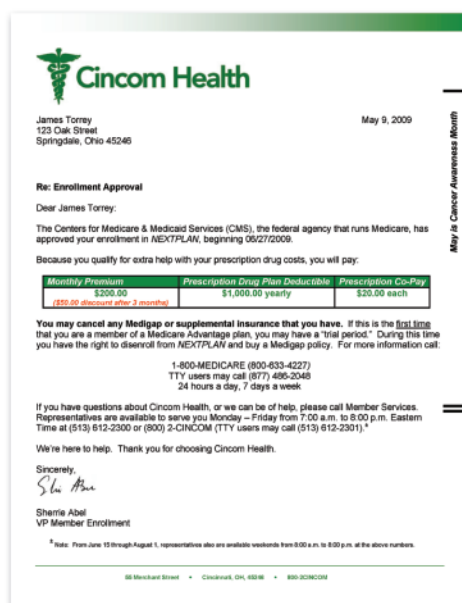
White-space suppression, BOLD,
colors, dynamic address blocks ...

Logic

IF "Deductible" > "\$200",
Insert "VP Signature" ...

Intuitive Design Interface

Roles-based interface, embedded
MS Word, test directly within
design environment, WYSIWYG
preview ...



Companion File

Metadata mapped directly to document variables

XML

```
<Data>
<FName>Samuel</FName>
<LName>Jones</LName>
</Data>
```

Interactive Generation

Ad hoc, real-time assembly

Batch Automation

Profiles, schedules, monitor, test ...

Post-processing Insertions

Banner pages, barcodes, insertions,
OMR marks ...

Multiple Outputs

WordML, AFP, PCL, PDF, Postscript

Output Management

Group, sort, split, managed devices ...

About Cincom

Cincom delivers the most intuitive, member communications solutions in the industry. By streamlining the design, deployment, delivery and management of high-volume, highly personalized document communications, Cincom has helped hundreds of health insurers worldwide acquire, strengthen and expand member relationships, minimize compliance/regulatory risks, reduce operating costs and accelerate time-to-market for all their document

communications. With over two decades of experience, Cincom leads the industry in providing member communications solutions that are easy to integrate, easy to use and deliver a rapid and continuous return on investment.

To learn more about Cincom Eloquence, visit our website at www.cincom.com/cds or contact Tim Kearney at 513-612-2034.

Cincom, the Quadrant Logo, Simplification Through Innovation and Cincom Eloquence are registered trademarks of Cincom Systems, Inc. All other trademarks belong to their respective companies.

© 2010 Cincom Systems, Inc.
FORM DSUS0904065 2/10
Printed in U.S.A.
All Rights Reserved

World Headquarters • Cincinnati, OH USA
US 1-800-2CINCOM (1-800-224-6266) • International 1-513-612-2769
Fax 1-513-612-2000 • E-mail info@cincom.com • <http://www.cincom.com>

