

# Disability Claims Management



## Industry Challenges

1

The systems currently in place are generally characterized as being 'claim payment-centric'.

They do not support pro-active case management.

2

Financial capabilities lack use of modern e-payments technologies. Current systems lack use of digitization, wasting a lot of time and cost on claim adjudications.

3

Most of the information currently being captured is directly related to the claim payment activity. As a result, the decision makers are missing the critical information required to make informed decisions, especially pertaining to managing duration and cost of the claim.

4

Systems are not easy to use for new examiners, nor do they provide any significant assistance in making claim decisions. Claim decision-making is managed based on historical information and not controlled or guided in a proactive way using automation.

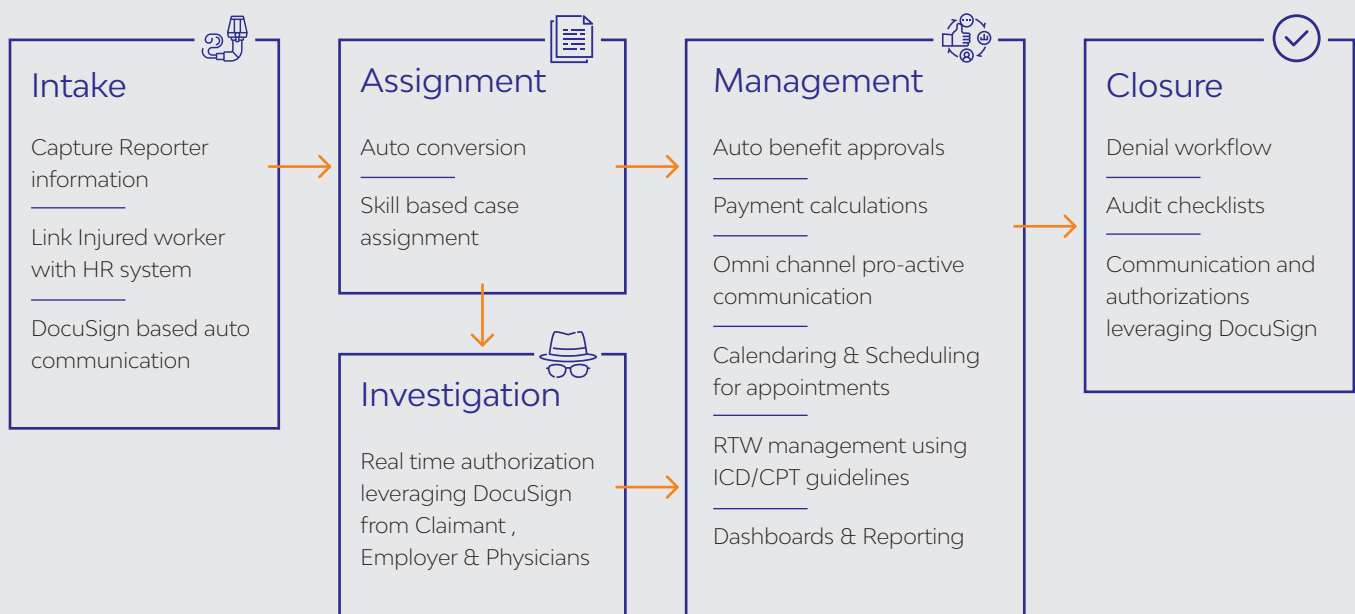
## Our principles of value creation by DCM Solution

- ✔ Framework pre built functionality to accelerate the development of Robust Disability case management solution
- ✔ Built on top of Industry leading BPM/CRM platform Pega
- ✔ Rich Claims data model that supports multiple Claim Types
- ✔ Workflow is focused on the human centric aspect of processes including initial claim intake, eligibility determination, and case management, while application integration is focused on the application to application, straight through processing flow
- ✔ Integrations with multiple cutting edge technologies Mobile, Video Chat, Duration Management guidelines, PayPal, Fitbit, Document management to name a few
- ✔ Extension and Specialization points around Benefits Calculation, Questionnaire Set, Approval/Rejection matrix

## DCM is driven by

- Need to improve business process efficiency
- Need for a guided workflow for Claims Administrators
- Need to automate and link business processes across organizational boundaries
- Need to be responsive to business change
- Need continual feedback or to monitor process performance

## Disability Claims Value Chain



# Disability Claim Case Management



## Multi-Channel Interaction Management

- Adjustor portal**, provides access to dashboards and most commonly functions at finger tips
- Relevant **Injured Worker** information is available across the claim file
- 360 view** provides entire claim information at finger tips of the adjustor
- Intuitive **User experience** reduces training cost

## Scalable Architecture

- Guardrail compliant
- Flexible design to support Multi country roll-out
- Extend framework to other LOBs

 Dashboards

 Analytics

 Push Notifications

 Disability Duration Mgmt.

 Mobile App

## Value-chain

### Reduction in administrative costs

- Workflow and automated business processes
- Self Service (Mobile)
- Better customer service – Text , Chat , Video Chat
- Document Mgmt. - Trigger driven triaging using DocuSign
- PayPal for faster payouts (where possible)
- Skill based routing and case load management
- Faster case closeouts
- Higher case loads per adjuster

### Reduction in claims payout

- Automated red flags based upon Disability Duration guidelines
- Fitbit integrations for Restrictions management (where possible)
- Workflow based Calendaring and Scheduling of appointments and follow ups
- Early intervention and follow up leading to early Return to Work, hence lower payout

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