**DBSENTRY** Solutions

# Case Study: Insurance Claims Process Automation

**Client's Insurance Claim**

**Mailroom-
Receives Paper Forms**
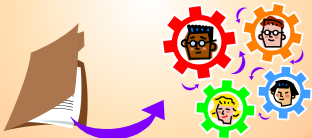
**Capture
Scaned/Index Paper Forms**

**Store Documents in Samhita**

**Samhita**
**Document Manager**

**Document Submitted
to Workflow**

Next Generation Claims Processing :
To help insurance companies give processing clerks and the adjudicator
an instant access to claim forms and supporting documents.

**Overview** : All insurance companies have fundamental responsibility of processing claims. It sounds like a simple task since you already spent millions of dollars on the development or purchase of a claims processing system. Handling claims is an important process and a significant area of concern.

**The Truth is:** the boom of non-medical health insurance claims has sent a shock wave through the insurance community as the realization that these new claims, and their volume, brought with them new system demands and new costs. More seniors than expected are actually filing claims and fewer policies lapsing. This has created an increase in claims processing and a drain on cash reserves. This has also started a domino effect -- more claims lead to more claims processing which lead to drastic increases in processing costs and, consequently, to increased premiums which, in turn, lead to a slump in sales.

Customers submit claims expecting immediate action, but often paperwork can slow the process to a crawl.

## Issues with the paper-based Claims Process

**High errors and exceptions:** Errors in data entry in line of business or accounting systems can increase the number of "pended" claims and raise the time and cost of claim processing.

**Insufficient workload distribution:** The inability to streamline the distribution of work evenly across multiple claim processors, adjudicators and managers makes it difficult to allocate staff efficiently.

**Slow turn around time:** Manually routing, processing, searching and retrieving physical documents increase the turn around time, which impacts customer service and can result in penalties or late claims in some cases.

**High claims processing cost:** The supplies and labor associated with the paper-based manual document routing, shipping and storage raise overhead costs, which can lead to higher premium and lower revenue.

**Inconsistency:** Documents received at multiple input points may be routed or classified differently, resulting in discrepancies and inefficiency.

**High Risk:** Paper documents are subjected to loss or damage and expose organizations to legal and financial risks.

The claim processing applications involve significant volumes and amount of paper-based documents. Pressure from customers on process efficiency; service quality and the inherent issues in manual claims processing compels Insurance companies to look at how to deal with these increased costs for claims processing and need for increased cash reserves?

Online Access to Documents
from existing Clams Applications

Instant Verification by Authorities

- Reduce Turn Around Time
- Eliminate Pending Claims

Improves employee's efficiency
by eliminating manual
filing/retrieving

# The Solution

The fact is you cannot eliminate paper claims received from claim filers. But to stay competitive, you must eliminate the problems associated with traditional claims processing. This means that insurance companies can save significant sums by addressing the issues and routinely converting all paper-based documents into electronic files.  Ultimately, the companies must automate in order to be efficient. The answer is Samhita Integrated Document Manager.

Samhita provides a cost effective and turnkey solution for the electronic management of documents. Built of 100% pure java technology, Samhita provides a robust, cross platform, and web based solution for organizations looking for an integrated document management system.

The first step is to import and capture claims data. Paper claims are in multiple forms and need to be transformed into images via scanning and then submitted to rigorous image preprocessing, or cleanup, to ensure that data is easily readable and accurate as it moves through the workflow system.

Claims captured in the first step, then are stored in Samhita document management system in a logical folder structure. These claims are automatically queued into a workflow process for the claims processing.
Tight integration of Samhita with your claims processing system ensures that the claims processing personnel gets access to queued claim images, for data entry, one by one right from the claims processing system. Once data entry is over, images of the claim can be accessed right from the claims processing system.

## The Benefits

- Eliminates handling of Paper Claims
- Cuts Paper Claims Processing Costs by 40-60%
- Archive, Search, and easily Retrieve Paper Claims
  at the click of a mouse
- Improves accuracy of Paper Claims Adjudication
- Improves HIPAA and CMS compliance for audit trails
   and paper claims tracking
- Reduces storage costs
- Improves turnaround times for processing

**DBSentry Corporation:** www.dbsentry.com

We are an innovative group of professionals who believe in the electronic document management. We always strive to innovate solutions to problems related to document management technology. Our main goal is to improve our client's ability to better manage, create, search, and index their documents leveraging existing business applications.

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