

Case Study: Health Insurer EmblemHealth



About the Customer

EmblemHealth ("Emblem") is a large regional Health Maintenance Organization (HMO) and health insurance company based in New York, New York. Emblem provides affordable, quality health coverage and administrative services to 3.4 million people, including more than 250,000 people through its AdvantageCare Physicians network of primary care physicians.

Headquartered in New York City, EmblemHealth was created in 2006 through the merger of Group Health Incorporated (GHI) and HIP Health Plans of New York.

Emblem can trace its roots in the region back more than 75 years. It provides private individual and group health plans, as well as state-sponsored Medicaid plans.

Emblem relies on the CLIENT LETTER® software from Topdown to produce and manage multichannel customer communications across several brands and product lines. Nearly 3,000 end users in the Medical Management and Customer Service departments use the software to generate many different types of communications, from welcome packets to claims and appeals letters.

The Challenge

Prior to CLIENT LETTER, Emblem used Microsoft® Word to generate communications to members, care providers and facilities. The sheer number of employees, templates and locations made managing templates inefficient. Using a stand-alone customer communications solution was putting a damper on productivity; made the review and approval process cumbersome and made maintaining and proving compliance...challenging.

Managing Templates

Emblem maintained multiple templates for each type of communication. Master templates were stored on shared drives; however, employees would copy templates to local drives, then personalize documents. Templates were scattered across nearly 3,000 desktops in 16 workgroups at seven facilities spread across three states. It was impossible for managers to know how many versions were in use or how versions might differ.

Manual Processes

The Medical Management department at Emblem has 10 workgroups, including Disease Management, Case Management and Appeals. Medical Management uses the maxMC® medical management solution from Landacorp. The Customer Service department has six workgroups,

and uses the SIEBEL® Customer Relationship Management (CRM) solution from Oracle.

To personalize customer communications, employees needed to copy and paste information out of maxMC or SIEBEL into Word. Not only was this inefficient, it also introduced the opportunity to make mistakes. Maintaining records of which communication was sent to whom was also a separate manual process.

Maintaining Compliance

Healthcare communications are subject to strict federal and state regulations, including multiple privacy laws. Employees working on member communications have access to sensitive Personally Identifiable Information (PII) and Personal Health Information (PHI).

Using Word, it was not possible to protect PII or PHI within documents once templates had been personalized. There was no centralized audit trail of changes made to communications. Emblem had no way of knowing which employee had worked on what customer communication, and no way to limit which employees could view or print documents. There was also no easy way to prove regulatory compliance.

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The Solution

Emblem wanted an easy-to-use solution for creating and fulfilling customer communications. The software had to be manageable by business users, collect all templates into a single shared library accessible by multiple workgroups in far-flung locations, integrate with the SIEBEL and maxMC systems and include a history of all edits made and correspondence sent. CLIENT LETTER met all requirements.

The Topdown Professional Services Group (PSG) led the implementation across the two functional areas. PSG worked with Emblem to consolidate the old templates into a single library, and to re-factor them into component parts. Doing so allowed Emblem to shrink the overall number of templates. For example, the Medical Management group went from 900 templates to 111, an 88% reduction.

PSG then directly connected the SIEBEL and maxMC medical management applications to CLIENT LETTER using web service APIs. As part of refactoring the templates, PSG wrote business logic and introduced the

The Results

Prior to using CLIENT LETTER, Emblem had approximately 2,000 templates, and an unknown number of versions of those templates on nearly 3,000 local computer hard drives. Now there are approximately 1,000 templates between the two departments, a reduction of 50%.

There are separate libraries for SIEBEL and maxMC users; and business users manage all of the templates. Template administrators can quickly create or update a template, assign the template to specific workgroups, and easily promote the template into production. Admins spend less time per week managing templates, freeing up resources.

Once an end user, e.g., a customer service representative, selects a template, the data integrations and business logic drive much of the communication creation and personalization process. Nearly all of the manual processes have been eliminated. Employees now spend

“CLIENT LETTER allows for dynamic real-time creation of personalized and effective business communications, which ultimately improve customer satisfaction and loyalty.”

— EmblemHealth Employee Training Manual

use of variables. Data is now supplied directly by the line of business applications. No copy/paste is required.

Emblem uses CLIENT LETTER to send communications as PDF files to two print vendors, a customer web portal, and in some cases, to the enterprise document management system for archiving; by FAX, through a web services integration with the VillageFax® FAX server software from MessageVision; and via HTML and plain-text email.

much less time on each communication they generate; and Emblem has greatly reduced the opportunity for error.

Managers now can restrict which employees can create and send letters, and can grant view-only access to specific users for review and approval purposes. The “protected text” and “hidden graphic” features in CLIENT LETTER preserve the confidentiality of members’ sensitive personal (PII) and health-related (PHI) information. Also, managers use review and approval workflows to inspect communications before they are sent.

Claims preauthorization approval letters are fully automated using web services between care management systems and CLIENT LETTER. Business managers prefer to manually review sensitive communications, such as claims denial letters, to ensure the data retrieved from the database accurately reflect the reasons for denial.

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Challenge

- » Over 2,000 templates to manage
- » Duplicate templates across product lines
- » Nearly 3,000 users in seven locations
- » Risk of exposing member info (PII, PHI)
- » Risk of error due to manual processes
- » Inefficient fulfillment process

Solution

- » CLIENT LETTER® from Topdown
- » Professional Services from Topdown

Results

- » Created departmental repositories and re-factored templates using components and logic, eliminating 50% of templates, reducing overhead
- » Implemented role-based access to templates and communications and established audit trail of all changes, enhancing PII and PHI protection, improving compliance and reducing risk exposure
- » Eliminated manual processes, increasing productivity

With the CLIENT LETTER History feature, Emblem now has a complete audit trail of every communication sent, and can see how much editing has been done, by whom, when and why. There is a single system of record and a full audit trail from first draft to final output, making legal reviews (for content) and regulatory compliance audits (e.g., response timeframes and font usage) quick and painless.

“We have been very pleased with CLIENT LETTER. Templates are now much easier to manage. The software easily handles our batch and local printing volumes. And we love the QA and History features.”

— Andrea Andruk, Director, EmblemHealth

The Future

Emblem will soon add users to CLIENT LETTER to support new lines of business, and is evaluating expanding use of the software to additional departments. The company will continue to shrink its template library using conditional logic, enabling products and related communications to get to market faster. Emblem plans to automate more correspondence to further reduce customer communications-related operating expenses.



We're Topdown.

For nearly 40 years, we've been filling the document automation and correspondence needs of our customers. No matter how complex. But today we realize it's about more. It's about giving you what you want. Not just our customers, but your customers, too. Communication on their terms—putting the what, when, where and how at their command. We call it *Consumer-Driven Communications*, and it's where the world is going. We know, because we can see it. And we've got the experience to take you there.



9210 Corporate Blvd., Suite 401
Rockville, MD 20850
Phone: 1-800-361-1211
topdownsystems.com