

Post-Reform Enterprise Product Management and Delivery



Capgemini's integrated solution builds a solid foundation for health payers to create, manage and deliver healthcare products efficiently

In the post-reform environment, a health plan must quickly adapt to market changes and launch new products. Many health plans struggle to create a single source of truth for enterprise data such as product rates, policy and benefit information. This hampers their ability to offer differentiated products and address changing regulations. Since information is often stored in multiple, siloed sources, it's hard for health plans to access new product and pricing information. Additionally, existing product systems can lack the capabilities to address market pressures in a timely manner.

Capgemini has practical experience working with health plans to understand the impact of reform and the emerging retail and customer centric landscape. We can help you create a centralized, workflow-based system to enable downstream systems and processes using a single source of truth for all enterprise product data.

Establish an Enterprise-wide System of Record for Your Product and Benefit Data

Capgemini can help health plans transform traditional silos into strategic enterprise product portfolio solutions. Using Product Composer System (PCS) from Pegasystems®, we help you establish a system of record for your product and benefit data. Pega PCS offers an agile solution to developing and managing innovative healthcare products, supporting product design, approval, operational readiness and execution. The system is designed explicitly for cross-enterprise use and brings transparency and speed to product development efforts. It can also be used to support claim adjudication and serves as a single source for benefit and product information.

Transform to an Enterprise Product Solution

Capgemini has practice experience working with leading health plans to define truly **enterprise** product solutions. We understand that healthcare companies must address challenges with traditional enterprise product systems that have arisen from reforms. Key challenges include the following.

Building products is manual and cumbersome

For most health plans, creating products is difficult and time consuming. There is a high number of replicated plans to manage and most traditional systems cannot perform plan comparisons. Approval processes often rely on manual input which slow down product launches.

Regulatory product requirements & mandates are increasing in frequency

The Patient Protection and Affordable Care Act has various requirements that take effect on a mandated schedule over the next few years. For example, Universal Summary of Benefit Coverage is mandated in October 2012 and health exchange products must be certified by January 2014.

Product differentiation requires new types of products

To sustain and grow business, health plans must provide new products such as tiered networks, value-based benefits, and health and wellness benefits.

Reducing compliance and legal risks requires defensible products

The ability to trace activity from product to documents, service or claims payments is an important part of managing compliance and legal risks.



Gain Value for Downstream Functions

Downstream Function	Challenges	Corresponding Value Delivery Opportunities
Contact Center	<ul style="list-style-type: none"> Inability to correctly answer product and coverage questions Slow CSR responses from searching multiple sources of information 	<ul style="list-style-type: none"> Reduce calls and shorten talk time Accurate, consistent and quick responses to coverage questions
Web Portals	<ul style="list-style-type: none"> Poor web adoption from inability to answer coverage questions 	<ul style="list-style-type: none"> Increase member portal and self-service adoption for coverage inquiries Accurate, consistent and quick responses to coverage questions
Benefit Loading	<ul style="list-style-type: none"> Payment errors from incorrect interpretation of text to rules Slow and complex manual loading and testing of benefits into claim systems 	<ul style="list-style-type: none"> Reduce time and increase accuracy of loading benefits to claim system Benefit loading workflow and automation
Exchange Support	<ul style="list-style-type: none"> Automatic generation of product data to exchange Streamline process of receiving enrollment from exchange 	<ul style="list-style-type: none"> Support new sales channels Automate exchange interactions
Individual Sales	<ul style="list-style-type: none"> Limited ability for web based individual enrollment to compete with exchanges Disparate sources of products, rates, questions and underwriting rules 	<ul style="list-style-type: none"> Increase Individual LOB sales Sophisticated “Next Best Offer” capabilities to increase buy percentage and products sold
Group Sales	<ul style="list-style-type: none"> No reuse – large number of replicated plans Lack of wellness or incentive benefits Sales and approval processes are manual 	<ul style="list-style-type: none"> Increase group sales Flexible products. ability to customize products and process them efficiently
Enrollment and Fulfillment	<ul style="list-style-type: none"> Slow, manual enrollment and fulfillment processes 	<ul style="list-style-type: none"> Reduce time to operationalize sales and renewals Automate quote to card process

A robust

enterprise product solution lets health plans gain value for downstream functions such as contact centers, sales or enrollment and fulfillment.

Jump Start Your Transformation

Products touch all aspects of the healthcare value chain and are a fundamental part of a health plan's growth strategy. A robust, flexible enterprise product system will help your organization lay the foundation for planned growth. Get started today using Capgemini's Accelerated Solutions Environment™.

Our Accelerated Solutions Environment (ASE) is a patented methodology that uses intense, focused work sessions to accelerate decision making for key strategic priorities. We can help you jump start the enterprise product strategic planning process and drive the level of internal agreement that will be needed for future plan sustainability.

The ASE uses an unique, open work environment to deliver large scale facilitated sessions to reduce timelines, gain alignment, and mitigate risks before starting an implementation. Through structured collaboration and consensus building, we work with health plan stakeholders to agree on goals and future states, build a strategic roadmap, and provide long term direction for an enterprise product solution that is optimized across the enterprise value chain.

Our team of health care consultants specialize in product lifecycle management (PLM), an all-encompassing approach for product development, introduction and product information management from ideation to end of life. A successful PLM initiative results in a consistent set of business solutions supporting the collaborative creation, management, dissemination, and use of product definition information across the extended enterprise.

Our approach focuses on the creation and central management of all product data and the technology used to access this information and knowledge.

Capgemini's experience, coupled with Pegasystems® Product Composer System (PCS) addresses the entire product value chain.

For more information, contact us at: insurance@capgemini.com
or visit: www.capgemini.com/insurance



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With 120,000 people in 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2011 global revenues of EUR 9.7 billion. Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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