Cognitive Document Processing Services for Supplemental Health Insurance

Drive efficiency and cost reduction by digitizing documents and enabling Straight Through Processing

Challenges in the Industry

Globally, the supplemental health insurance market handles millions of documents every year but faces challenges in **efficiently** processing the large **volume** of documents, many containing **unstructured data**.

Several critical functions in the insurance value chain are still managed through paper, including policy submission with proof of eligibility, benefits enrollment, claims and updates to policy for changes in coverage. These unstructured documents are received in several variations like machine-printed, handwritten, with or without signatures and have different compliance needs to validate information.

In North America, within claims processing alone, carriers process on an average of 12 to 15 documents per claim. Most of these documents are in paper form or electronic images

> " *A Digitally Agile Insurer captures customer data and quickly converts it to actionable insights with seamless digital execution*"
>
> **World Insurance Report 2018**

of paper documents coming from different channels like mail room, web and mobile upload spanning across the entire customer journey.

Processing these documents takes significant time and effort away from other core tasks like underwriting, claims adjudication, policy on boarding and customer engagement. Traditional ways of extracting the required information from these documents like "key from image" increases the turnaround time for customer requests. With customers demanding near real-time response on every request, it is very important for payers to quickly process and make swift decisions with utmost accuracy.

Capgemini can solve this problem through our **Cognitive Document Processing (CDP)** services which allows insurers to make faster and more accurate decisions, drive greater straight through processing of claims, and ultimately reduce costs. CDP also insulates carriers from the evolving technology landscape and reduces upgrade risk.
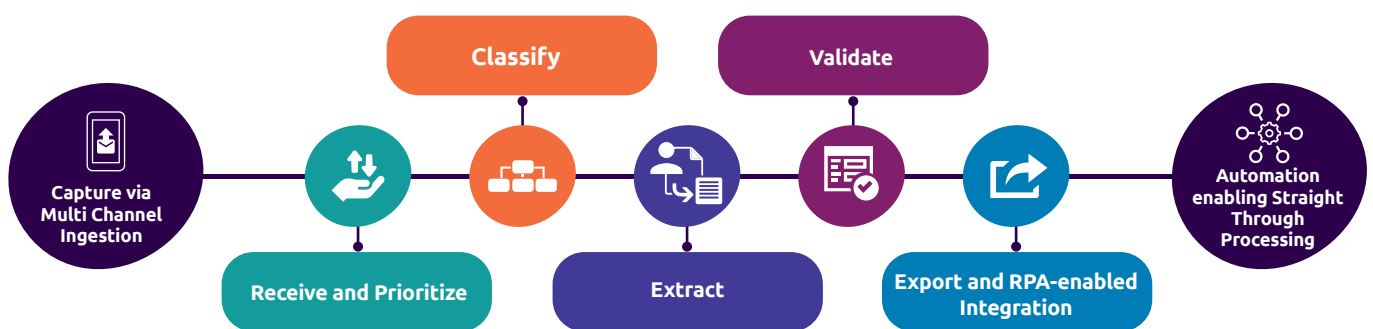
Extract Value from Your Documents

CDP automates the ingestion, organization and evaluation of documents rapidly, securely and at reduced cost. Our end-to-end solution consists of best-of-breed technology based on machine learning and artificial intelligence bundled with highly optimized business processes to provide expected outcomes for our clients. Exceptions are handled by our world class Business Services team. Additionally, benefits to our clients are guaranteed through our consumption-based pricing construct.

Our CDP Services deliver a range of benefits that include:

- **Enhanced operational efficiency and cost savings –** by rapid delivery of information leading to 40-60% cost savings in downstream systems.

- **End-to-end capabilities to enable straight through processing –** by feeding information via APIs or RPA into downstream systems like Business Process Management or Core Policy Administration, Claims and Billing systems.

- **Improved customer experience –** due to reduced processing timeline to help drive up Net Promoter Scores.

- **Increased quality & compliance –** by leveraging intelligent data detection to improve accuracy.

- **Enhanced agility –** to react quickly to new documents, templates or changes in volume vis-à-vis a traditional approach which takes longer.

How CDP Works

Capture via Multi Channel Ingestion

Receive and Prioritize

Classify

Extract

Validate

Export and RPA-enabled Integration

Automation enabling Straight Through Processing

Key Highlights of the CDP Solution

- **Type of Documents –** Supports machine and handprinted documents, as well as cursive writing.

- **Classification –** Advanced classification using artificial intelligence and machine learning.

- **Extraction –** Data extracted from documents using machine learning and intelligent automation. Exceptions are handled by our world class Business Services team.

- **Validation –** Out of the box validation for key data elements like addresses, medical ICD codes, industry databases, Rx information, etc.

- **Data Formats –** Easy to integrate with industry-standard data structures like Electronic Data Interchange (EDI), XML, Flat file, CSV, etc.

- **Integration –** Plug & play capability with industry core administration platforms.

Use-Cases

There are multiple use-cases across the value chain such as customer onboarding, underwriting, FNOL and claims:

Claims	CDP can digitize paper claims documents across product lines such as disability, hospital and accident and then extract data elements off from them. This enables STP and quicker adjudication.
Care Management	Oftentimes, provider notes on a patient are shared between the provider and payer. While the providers may have the data available in an electronic format, they share the data with payers via fax/email/mail. Payers then have to scan or upload, read through the notes, interpret the information and finally add the data into their system. Capgemini's CDP solution scans the procedure codes and diagnosis codes, extracts the summary, picks up key health terms and creates a summary for Care Managers in their system.
Enrollment	The small market segment is driven by brokers, who submit paper forms. CDP can translate the incoming data from the standard industry forms into enrollment files for processing.
Compliance Management	When health insurance customers want to appeal a coverage decision, they submit standard appeals forms to their payers. The majority of these forms are submitted non-electronically. The payer can more efficiently manage the appeals process by using CDP to scan and interpret any incoming documentation, including communication with providers.

Why Capgemini

Capgemini is a global leader in Intelligent Automation and business process outsourcing services. With CDP we bring enhanced recognition, machine learning and artificial intelligence capabilities for accelerating document processing to meet business objectives for our clients.

We provide an end-to-end solution coupling our Intelligent Automation with Business Services to provide for full document processing. We partner with leading document extraction, recognition and robotic processing vendors to enable the CDP solution for our insurance clients. We continuously strive to enhance the effectiveness of the solution as the technology landscape evolves.

To know more about this solution or set up a meeting   for a solution demonstration, email us at

insurance@capgemini.com

About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of over 200,000 team members in more than 40 countries. The Group reported 2018 global revenues of EUR 13.2 billion.

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