



IBM **Information Management** software

IPD Ultera/P8 for Disability Claims

Partner Solution

■ **Target Industry**

Insurance

■ **Business Application**

*Disability Claims Case
Management*

■ **Products**

*IBM FileNet Business Activity
Monitor*

*IBM FileNet Business Process
Manager*

IBM FileNet Capture

*IBM FileNet Content Federation
Services*

IBM FileNet Content Manager

IBM FileNet eForms

IBM FileNet Image Manager

IBM InfoSphere Enterprise Records

Business Challenge

The rising cost of benefits, weaker profitability and lower productivity are among the most significant challenges faced by today's disability insurers. The continued reliance on manual processing along with antiquated and rigid paper-based systems fosters laborious multi-step claims setup, inefficient day-to-day case management and impaired decision-making. As a result, disability specialists often spend 75 percent or more of their time searching, assembling, reading, and analyzing information which severely constrains productivity.

Current regulatory requirements necessitate quick processing cycle times and with increased litigation risks, it has become imperative for insurers to process case files in a timely manner and be able to quickly and efficiently respond to legal discovery requests. To this end, disability insurers need comprehensive solutions that integrate information from disparate sources into a single "case file" view, which will enable them to manage and process case files in a timely and accurate manner while reducing processing costs. Insurers also must be able to provide litigation support for legal discovery requests regarding disability claims and their associated documentation.

Solution

IPD's Ultera/P8 for Disability Claims enables specific case management capabilities. These capabilities are required for improving performance, reducing costs and efficiently responding to legal discovery requests – providing a complete work process and automation solution for disability claims.

Ultera/P8 for Disability Claims captures and stores the initial notice of claim within the IBM Enterprise Content Management (ECM) repository. The solution automates many setup tasks required for new claim submissions, including: the creation of an electronic claim file folder; the ability to check for the completeness of a claim, and the establishment of the initial claim record within the appropriate business system. The solution helps eliminate manual searching, sorting and case assembly, and simplifies the case files review by providing navigation to all pertinent information. Ultera/P8 for Disability Claims presents claim-related documents at the desktop and consolidates decision-making data into a single case file view. Information from other business systems is presented within Ultera/P8 for Disability Claims interfaces using industry-standard integration techniques that leverage and revitalize existing business systems.



Through configurable process management, Ultera/P8 for Disability Claims creates, distributes and prioritizes task completion assignments to disability specialists using configurable business rules. The solution's comprehensive audit trails track completed and outstanding cases, providing work-in-progress status and information on reporting cycle times, productivity and other performance metrics. For complaints and appeals that are pending the receipt of additional documentation, an "Attachment Handler" suspends work until requested information is received and then automatically matches responses with the pending case file. This functionality reactivates the case and notifies the assigned personnel of its receipt.



Value Proposition

Designed and built by insurance industry experts and based on real-world customer requirements, Ultera/P8 for Disability Claims is scalable from the smallest to largest numbers of users across geographically dispersed operations, offering insurance-specific capabilities to improve performance, reduce costs and efficiently respond to legal discovery requests. The solution streamlines disability claims case management by ensuring that regulated and sensitive customer requests are responded to in a timely manner, delivering a significant competitive advantage and lowering risk via process consistency.

Ultera/P8 for Disability Claims interfaces increase productivity and accuracy by allowing disability specialists to work within a single, consolidated view. This enables them to have easy access to all of the information available and needed in order to process claims and have the ability to view tasks in the order in which they must be fulfilled.

Ultera/P8 for Disability Claims delivers a low total cost of ownership and a compelling return on investment with payback in less than 12 months. In addition, IPD clients report dramatic performance improvements and business returns, including cycle time reductions of 50 percent or more, productivity increases of better than 45 percent, and processing cost reductions exceeding 40 percent. – all achieved with assured compliance functionality and within a fully configurable solution.

As an out-of-the-box application, Ultera/P8 for Disability Claims is proven to implement faster and with lower risk than custom- and integrator-built solutions. In fact, many IPD clients required no coding effort whatsoever to meet their exact requirements.

Company Description

Image Process Design (IPD), Inc., is one of the insurance industry's premier providers of packaged work process and content management solutions for out-of-the-box automation. With 18 years domain expertise developing business applications exclusively for insurance, IPD enjoys a blue chip, highly referenceable customer base of insurers, with a strong track record of recurring rollouts.

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