

Digital mailroom and claims processing solution increases customer satisfaction while lowering cost

The largest North American insurance company had multiple regional mail processing centers handling incoming claims, related correspondence and checks. It was faced with enormous pressure to become more efficient and reduce administrative costs while providing necessary document processing services to its business units.

KEY PERFORMANCE INDICATORS

10M Images processed per year24hr Turnaround time from receipt of mail

Although these mail processing centers had admirably stayed on pace despite challenges such as increased labor costs and the need for equipment and technology investments, they could not meet the ever-changing service level requirements of the business units they supported and remain cost competitive.

Challenge

With a manual process of receiving correspondence, claim processing turnaround and response times were extensive. High level of errors were made due to lack of quality assurance checks and the number of employees needed to support operations was elevated due to the manual and time consuming paper process. The firm needed to improve efficiency and tracking, tighten turnaround times, ease work distribution and reduce costs.

Solution

The client's mailroom processing center was relocated to Docufree® US headquarters in Pennsylvania to simplify operations and all PO Box mail was rerouted to the Docufree® facility. Barcode technology was incorporated into the process to track each mail container and verify turnaround times at each point in the process. Documents are scanned and imaged via high-speed IBML production scanners with index data from the files icaptured by OCR technology with the ability to extract data from unstructured documents.

The software extracts information such as the claimant name, date of birth and social security number (SSN), and uses those attributes to find the unique claim related to the correspondence. Data is then sent to one of over 140 queues and validated against client-specific tables, ensuring that documents are forwarded to the correct department for further processing. The data is exported into Docufree[®] proprietary cloud-based document hosting and workflow solution—Docufree. DocumentCloud—for client use. Turnaround time from mail receipt to export of data is 24 hours or less.

Results

By outsourcing their mailroom and claims processing systems to Docufree[®], the client now receives images of its inbound mail within 24 hours of receipt. The client reported the following significant benefits of using Docufree[®] digital mailroom for insurance claims processing:

- Lower processing costs and improved turnaround times reduced state-imposed penalties for slow claims payment.
- The consolidation of facilities lowered the client's overhead and operational costs. Reporting and search capabilities enabled through Docufree[®] digital mailroom solution allowed for insights into claims and status. Confirmation of receipt to clients via text and email resulted in higher client satisfaction and overall operational visibility into the entire claims process across the organization.

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