CONVINCING AUTOMATION THROUGH ROBOTICS
HEALTH INSURANCE COMPANY PLANS TO STREAMLINE PROCESSING OF HARDSHIP CASES TO ENSURE CUSTOMER SATISFACTION

«Swiss Post Solutions can now also provide another innovative and future-oriented solution to enable health insurance companies provide better and faster services to their customers through its robotic-based automation system. This helps streamline the management of hardship cases according to § 62 SGB V.»

– Marion Kammel, Business Consultant Social Insurance, Swiss Post Solutions

No insurant likes to wait for long to get reimbursed for insurance payments. Applications for hardship cases at the beginning of the year therefore require the health insurance company to offer intelligent solutions. But these complex transactions cannot be handled by using seasonal workers. Robotics provide a real alternative, as a current extensive evaluation project is demonstrating in which Swiss Post Solutions (SPS) is working with a health insurance business. Time and effort in processing can be significantly shortened using robots, which helps reduce peak periods.

During year-end holidays, many people have enough time to solve all issues with their insurance policies, sort payment receipts and prepare their applications to be freed from additional contributions. This creates a massive workload for the health insurance company at the beginning of the year, which cannot be solved by hiring additional resources.

Shorter
processing time results in higher customer satisfaction

Business competence is mandatory

In order to process the claims, first-step applications and all related documents such as proof of income and payments are digitized. A complex evaluation then takes places which requires a lot of time if it is processed manually. Are all the documents complete? Who belongs to the family group? The total income of all family members has to be summed up in order to decide the individual limit of payment. If the customer suffers from a chronic disease, only 1% of the entire income has to be spent for medical purposes,

Intelligent Automation

The use of intelligent automation allows Swiss Post Solutions to combine established outsourcing capabilities like scanning, optical character recognition, data capture and extraction, together with offshoring capabilities, and incorporate robotics and artificial intelligence technologies into the solution. Intelligent automation is applied within a wide range of industries like banking, insurance or healthcare and is particularly effective with tasks that are repetitive, in addition to being time-critical and seasonal.

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otherwise 2% must be covered by the insured. After calculating the limit of payment, all proof of payments are checked in order to decide whether they are correct and the amount specified can also be approved. If the sum of all payments is higher than the individual limit, the difference is reimbursed.

It takes quite some time to handle such claims. Short-term seasonal workers lack the necessary qualifications and experience to significantly support the team. Additionally, the risk of errors rises if people who lack business experience are involved. Therefore it has been necessary to put a lot of effort into training and quality assurance in the past.

✓

Automated

rule-checking ensures high accuracy

Automation – A solution option

Even though many insurants use the opportunity to reduce their payment contributions in advance throughout the year, there is high potential to streamline the process by automating reimbursements using robotics.

"Robots are highly qualified and available 24/7 all year round," says Marion Kammel, project manager at Swiss Post Solutions. "But the devil is in the detail. With our project we wanted to ensure that no business problems arose and the expected benefits became a reality."

Reduction

of cost due to less human resource requirements

OCR is used as the first step in the SPS solution in order to capture the data from the claims, proofs of income and proofs of payments as well as other documents, and to provide them to the robot in a structured format. If all required data is available, the robot starts processing the data strictly according to the defined business rules. Rule-based checking by the robots occurs externally and the data is transferred to the health insurance system afterwards. All processing is documented and the customer service employee receives a report with suggestions in order to finalize the transaction.

Convincing automation results

During the project, complex cases with very different business requirements were successfully processed by the robot.

Beside the recognition of various income types, the robot had to read very different proofs of payment and recognize the relevant data before the evaluation, in order to ensure that only approved data is transferred into the health insurance system. Duplicate payment documents such as a pharmacy bill already included in the pharmacies collective billing, or missing proofs of payments for claimed bills, were detected by the robotics software.

⚙✓

50%

reduction in manual tasks

The robotic solution is not only convincing businesswise. It is also obvious a 50% reduction in manual processing is feasible, which shortens the complete processing time. The insurants receive their reimbursement faster, leading to higher customer satisfaction, and at the same time less additional resources are required.

Single steps such as handling OCR results, processing of erroneous or incomplete applications, quality assurance or payment through the health system software, are not automated. The robot shortens the transaction time, ensuring higher accuracy and reduced process costs, just through the validation of data delivered by the OCR, according to the specified rules and the transfer of proven data into the health insurance system.

SPS ✚
Swiss Post Solutions