Claims Appeals

Critical Process Issues

PRO Process Research & Optimization

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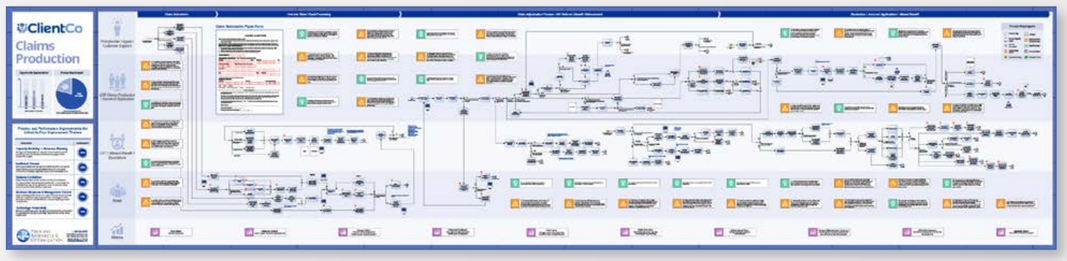
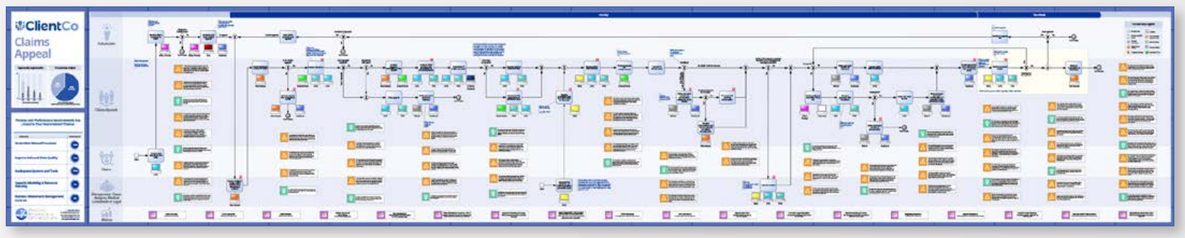
Sample Deliverables & Output

Process Maps Depict Issues at the Point of Execution





Findings Are Aligned With Key Improvement Themes

Assessment of then Current State

- Policyholders are undeserved, as responses are delayed and unclear
- Claims Appeal Team held up by unnecessary upstream errors
- Considerable backlog due to insufficient processes and staffing
- Systems inhibit collaboration and interdepartmental communication

Guidance on How to Achieve Improvements

- More adequate definition of appeals work and expectations
- Enhance upstream performance to better accommodate volume and change
- Clarify operational metrics to improve workflow and forecasting
- Improve command structure to limit reactions and increase planned execution

Areas ClientCo Feels Need Improvement

- Address the scope of the Appeals Team to improve alignment between policyholder and ClientCo expectations
- Create standards, improved processes and improved expectations to allow more consistent output
- Produce effective operational reporting, and use to manage performance
- Aquire and install capacity management tools

Typical Improvement Issues

Streamline Manual Processes: Processes are manual and inefficient for researching or processing appeals and cause the specialist additional work

- Duplicate and redundant process steps
- Google searches
- Frequent claims history research

Improve Data Quality: Volume of errors within the data collection impacts the Appeals Team slowing down the audit processes:

- Misfiled appeals in queue
- Manual tracking
- Data validation

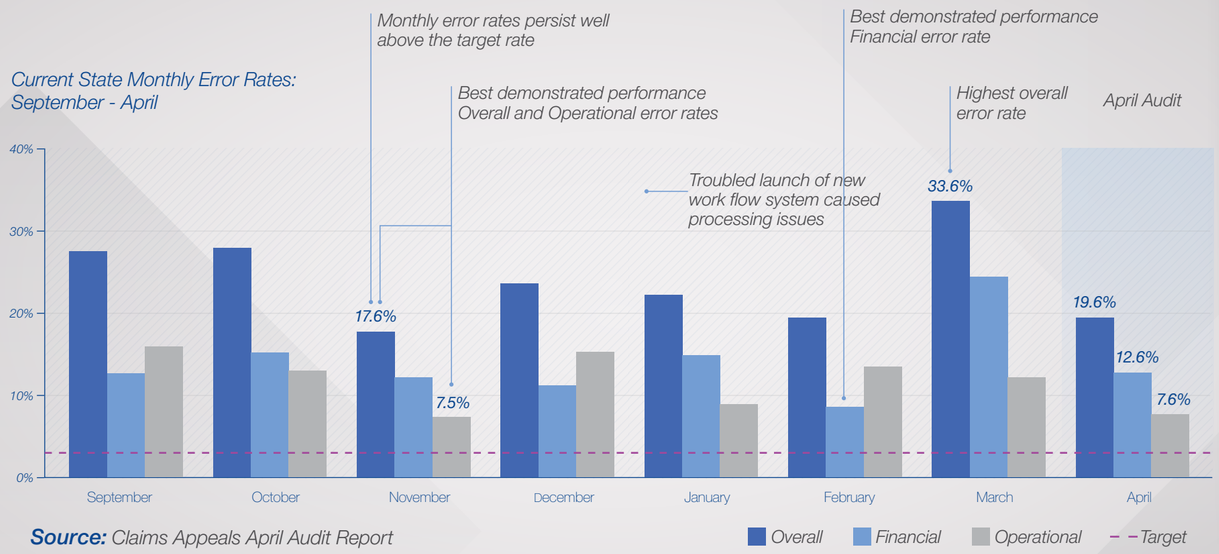
Inadequate Systems & Tools: Systems and resources are inefficient in processing appeals

- Frequent interruptions
- Manual letters
- System latency

Ineffective Work Management: Management and prioritzation of resources fails to minimize time spent processing claims

- Subjective understanding of work-to-time relationships
- Poor workload estimation
- Duplicate claims and rework

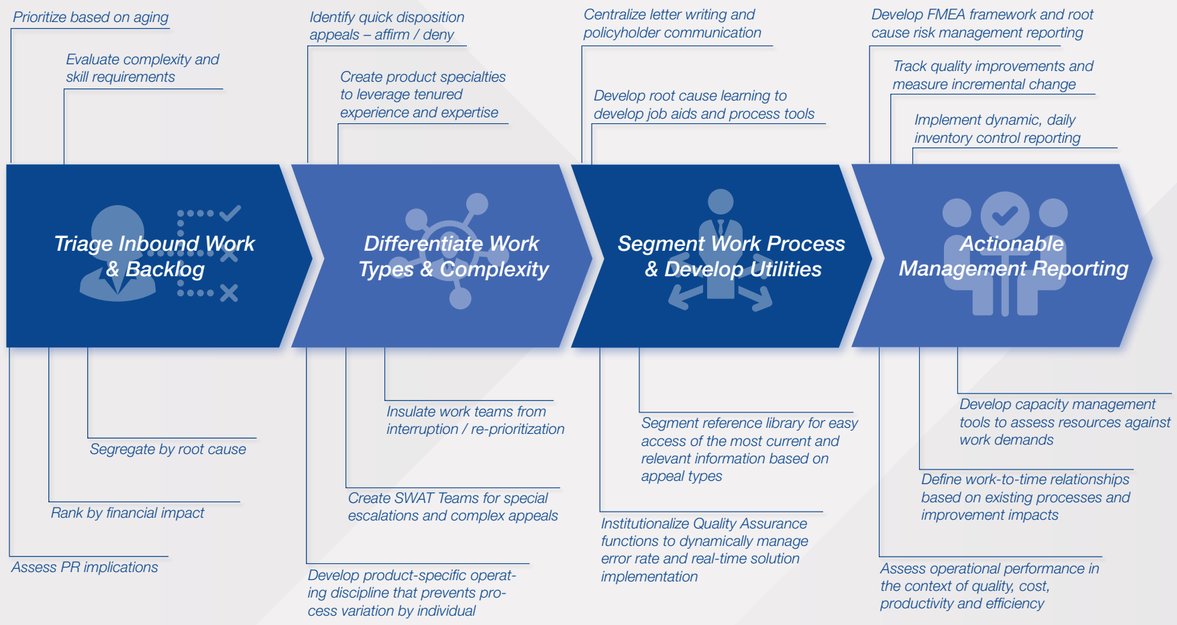
Historical Error Rates Persisted Well Above Targets



Source: *Claims Appeals April Audit Report*

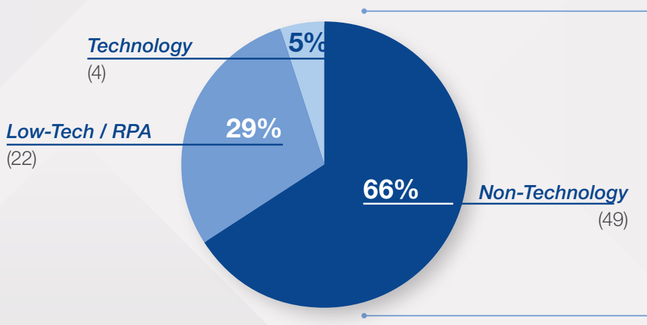
Solutions Approach

Accelerate Appeals While Simultaneously Reducing Error Rate



The Majority of Improvement Opportunities do not Require Technology for Implementation and can be Implemented within 120 Days

Improvements by Operational Segment



Implementation Time Frame

7 implementations can be accomplished in the first 60 days

20 implementations can be accomplished in 60-120 days

22 additional implementations can be accomplished in the long term (over 120 days)