



Increased indemnity leverage and cost savings of over \$2 million annually

Higher Claims Accuracy and Savings by Optimizing Medical Records Abstraction

A Structured Claims Management Solution for the Insurance Industry

THE CLIENT

Providing services and online solutions to the insurance industry, our client makes medical records review more accurate and useful! It pioneered the use of a patented application to provide a structured, scalable solution for claim professionals and attorneys to process and understand medical context, and take better claims decisions more quickly and efficiently.

Case Study

BUSINESS REQUIREMENT

With its years of insurance claims experience, the client clearly understood the importance of the accurate review of medical records as a means of evaluating the standards of medical care, make decisions about long term treatment and, therefore, about claims against medical insurance. These review programs are key to managing cost.

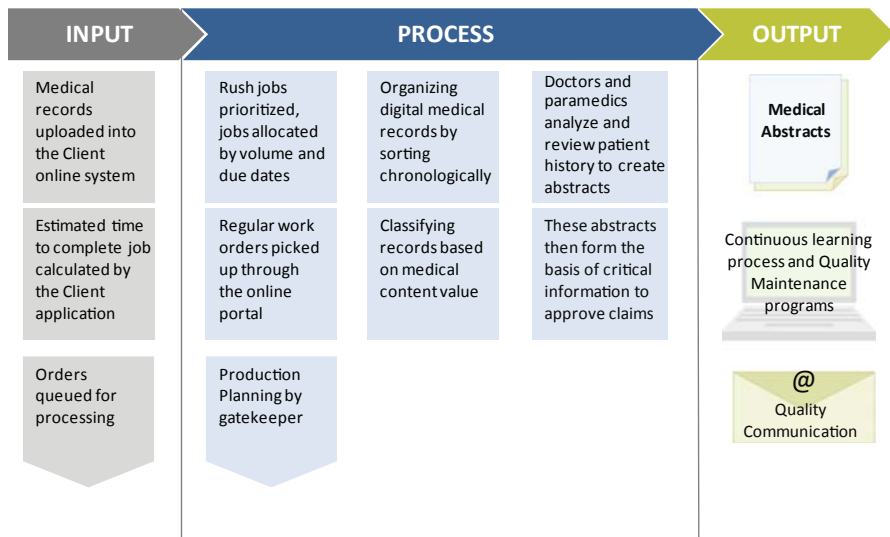
To this end, this client was looking for a partner to:

- Facilitate the evaluation of high level treatment pathways
- Provide claims representatives and attorneys quick and easy access to data
- Navigate treatment histories and isolate relevant information in a fraction of the time taken to review medical records in paper form
- Obtain accurate treatment summaries and outcomes
- Empower adjudicators with complete and accurate investigations into insurance claims
- Eliminate/minimize potential for insurance fraud/abuse.

To standardize and organize diverse medical records, this client required its partner to collaboratively support the development of its patented medical records optimization (MRO) tool. The partner would also work on this application to create structured medical summaries. These summaries make the processing of medical insurance claims faster and more accurate by helping claims handlers and legal staff to make better decisions on behalf of insurers.

MINACS SOLUTION

Launched in fast track mode in 2009, the client's project went live in a record 45 days at our Bangalore location.



Minacs Solution:
Optimized Medical Records
Abstraction for Improved
Claims Management

Minacs' MedPro Application

Our multistage solution comprises:

Document Management

- Digitize and centralize all records on a secure Internet-based application, to make it easily accessible to the appropriate parties.

Enhanced Review Efficiency

- Index and abstract records for rapid retrieval via search tools to improve usability/comprehension.

Data Aggregation/Analysis

- Customize decision rules to assist in flagging off data of interest
- Aggregate records to enable new forms of analysis and data mining
- Audits by highly skilled and trained medical professionals
- Detect fraud indicators at an early stage.

We appoint qualified medical professionals (physicians, dentists, pharmacologists and paramedics) to process this workflow, which was initially implemented on the client's proprietary application. In due course, to optimize the process further, we took a leap forward to design, develop and implement a new medical records optimization application, MedPro, with built-in reporting and knowledge base systems. This has created several value adds for the process, enhanced our capabilities, and contributed to the overall reduction of turnaround times.

MAJOR RESULTS

The results are highly structured, Web-based medical summaries that allow adjustors to efficiently and accurately incorporate medical facts and context into each stage of the injury claims handling process, including reserve setting, investigation, adjudication, settlement, and subrogation.

- Our solution has improved document access, security and reviewer throughput, while also reducing the cycle times for abstracting records. This reduction (earlier spent tracking down, requesting and sharing medical records) has improved the throughput of the processing and legal staff by at least 20%. Our improved interpretation of medical data and the standardization of records reduced the abstraction turnarounds for several insurers.
- Deploying qualified medical professionals has enhanced the accuracy of claims investigations and led to better identification of inconsistent treatment patterns and potential frauds for our client. This is extremely beneficial in a P&C (Property and Casualty) industry scenario, where medical losses are over 50%-60% of indemnity costs. Minacs helps this client deliver indemnity accuracy on an ongoing basis!
- With our in-house MRO application, we eliminated latency issues and improved staff productivity by 20%. The new system completely eliminates the application's earlier operation and maintenance costs—saving our client over \$2 million annually.
- **Minacs Value Add:** We migrated an entire line of business to our "MedPro" application, which enables the client to receive medical records in a customized format arranged chronologically with dates and description for each record.

Write to info@minacs.adityabirla.com for more information or to meet with a Minacs representative.

ABOUT ADITYA BIRLA MINACS

Aditya Birla Minacs is a leading business solutions company that partners with global corporations in the manufacturing, retail, telecom, technology, media and entertainment, banking, insurance, healthcare and public sectors. We leverage years of process, domain and technology expertise to deliver superior business value to clients with our seamless Customer Lifecycle, Marketing, Finance and Accounting, Procurement and IT solutions and services. 20,300 Minacs experts across 3 continents and 35 centers spanning Canada, Germany, Hungary, India, Jamaica, Philippines, the UK and USA power our solutions through a global delivery model that helps our clients enhance revenues, profitability and customer service

Please visit www.minacs.adityabirla.com for more information.

VALUE PROPOSITION

- Accurate and faster medical record abstraction by qualified physicians, dentists and paramedics.
- Increases the number of adjudications as your senior underwriters gets more accurate input. Their accuracy also determines your ability to prevent revenue leakage, fraud/abuse related losses, overpayments, etc.
- Minacs' MedPro tool is completely flexible and can be customized for any medical claims review and documentation process.
- The MedPro tool has inbuilt features that can help identify and prevent fraudulent claims, overpayments etc.
- With MRO index format and specialized tools, medical reviewers can easily navigate treatment history and more effectively isolate relevant medical details in a fraction of the time it would take to conduct reviews at the same level in paper form.
- The Minacs solution's combination of location, professional staff capability and technology expertise reduces your cost of claim processing by more than 24%.
- With more convenient and better access to data, legal staff now has increased leverage in litigation and negotiation proceedings.

accelerating business
for a virtualizing world