For many insurance companies, claims processing represents a major labor and cost pain point because of the scope of information that needs to be managed. Processing a claim often requires a large number of forms and supporting documents.

For many healthcare insurers, claims processing remains costly and inefficient, primarily since it is based on paper files, associated attachments, and manual workflow processes. A 2008 industry survey shows that approximately 25 percent of claims submitted are still paper-based, contributing to an average processing time that is nearly twice as high as the average for electronic claims.

The payer claims processing solution from Paragon Solutions and EMC helps health insurers easily handle the receipt and processing of all medical and dental claim forms (CMS1500 and UB04). The solution leverages the latest features in enterprise content management to scan paper documents, capture information from claim forms, validate the data against information contained in internal systems, and export the claim information to a variety of claims management systems without manual intervention. As a result, each claim can be processed, efficiently archived, properly retained, and accessed quickly, accurately, and cost effectively.

ADOPTING AN AUTOMATED STRATEGY FOR CLAIMS PROCESSING

The payer claims processing solution, delivered by Paragon and EMC, allows organizations to efficiently and automatically capture data and streamline the claims process. Claims management becomes a digital process. All claim-related documentation—such as medical and dental forms—can be captured, managed, and stored effectively using a single repository. This approach reduces the complexity of back-end storage environments and helps limit process inefficiencies by providing a universal view of customer information and the claims process. Managing correspondence effectively can also have a dramatic impact. Now customer representatives, claims managers, and field agents can develop clear and precise correspondence and other coverage-related communications in real time and on demand, using an Internet browser. Some commonly used letters can even be triggered automatically through an unattended process by leveraging business rules.
The solution includes:

- Scanning of paper documents
- Capturing and linking electronic forms to payment systems
- Routing files through a controlled, cost-effective process coordinating the actions of people and systems and applying business rules
- Integrating with line-of-business applications such as SAP® and FACETS
- Automating claimant correspondence by merging acquired content with appropriate templates to create highly personalized communications, such as “notice of loss” letters
- Enforcing records management and retention policies

The outcome:

- **Faster processing and turnaround time:** By eliminating the need for time-consuming, manual data entry, insurers can capture the data from paper claims and route the captured data into the adjudication system.
- **Reduced costs:** With a more efficient process, data entry staff can be directed to other tasks such as customer service.
- **Improved accuracy:** The solution includes a variety of features that eliminate typical data entry errors and check for other errors and inconsistencies that can delay processing.

**BUILDING BLOCKS FOR THE DIGITAL CLAIMS PROCESSING SOLUTION OF CHOICE**

Paragon built Payer Claims Processing on the EMC Documentum xCelerated Composition Platform (xCel) which was designed to streamline the development of case-based applications. Documentum xCel provides the entire spectrum of dynamic case management capabilities as re-usable components, which can be configured into reliable applications and reflect years of experience and best practices.

The conceptual structure of a case is that it pulls together everything that an old manila folder would contain, all the documents or content files. But more than that it aggregates and orchestrates all the data, relevant rules, policies, processes, and discussion threads that are relevant to that specific case instance.

It offers a complete set of highly integrated technologies required to support case management, including:

- Intelligent capture Transform business-critical paper, fax, and electronic data sources into business-ready content
- Content management and repository services Manage information and content with enterprise-grade security, scalability, and reliability, and a common set of policies for all content asset across the organization
- Business process management Design, orchestrate, monitor, and continuously improve business processes
- Compliance automated the entire content lifecycle to mitigate risk of non-compliance and leverage full audit control for retention policy management and records management
- Monitoring and reporting discover, analyze, simulate, and report on processes
ABOUT PARAGON SOLUTIONS
Paragon Solutions is a business and technology consulting firm that specializes in enterprise information management to help clients leverage information assets for better business results. They company does this through its vertical practices and specialized technology service lines that help clients optimize their operation for maximum return on investment.

Paragon’s Healthcare Practice drives performance improvements and operational efficiencies to meet the changing market demands while bring a holistic vision for capturing, managing, and integrating healthcare content across the enterprise.

For more information, please visit the Paragon web site at www.consultparagon.com or call 800.462.5582.

ABOUT EMC
EMC Corporation (NYSE: EMC) is the world’s leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC’s products and services can be found at www.EMC.com.