

CASE STUDY:

Medicare Enrollment Automation

Executive Summary

Impressive achievements often start with humble beginnings, and this was the case with a major health plan and InStream.

In 2005, the health plan engaged InStream to convert the daily flow of paper medical claims into an electronic format. Today, InStream has streamlined the entire enrollment process for their 60,000 members, saving the company approximately \$160,000 per year.

This is the story of how InStream partners with healthcare clients as a one-stop-shop for all business process outsourcing (BPO) and enterprise content management (ECM) needs.

A Common-Sense Model, Uncommon Results

Based in Nashville, Tennessee, InStream's health plan client got its start in the last decade and is now one of the country's largest and fastest-growing Medicare Advantage Plans.

The primary focus of this InStream client is to provide Medicare Advantage plans built on a deep understanding of their members and how to deliver the care they need. They partner with doctors and provide them with extra tools that, in turn, give their members the time, attention and quality care they deserve. The result? Healthier members and lower medical costs.

Better Service with Lower Processing Costs Over the past eighteen years, InStream has provided the following BPO services to streamline access to documents. The Result: this health plan can focus on upholding their pledge of providing the best care for their members:

- Member file conversion
- HRA processing
- Mailroom outsourcing
- Medicare enrollment
- Document audit services

InStream Results

- Back-file conversion of two-million-member files in eight months
- \$160,000 in annual savings in labor and paper costs
- Enrollment applications processed in 12 hours, down from 2-4 days.
- No more paper, repeated email inquiries, lost documents, or government penalties
- InStream's client and its brokers are now much easier to do business with

The Enrollment Processing Challenge Every year, Medicare recipients need to choose their insurance company for the year ahead. The health plan receives approximately 60,000 Medicare Advantage applications from a network of over 3,000 brokers and agents between October 15 and December 7—all of which must be processed in 24 hours.

The manual process used to start with applications being mailed or faxed into the enrollment department. Envelopes would be opened, and any faxed applications would be printed. These forms were then keyed into their system by 9-11 temps during the annual enrollment period.

An additional 2-4 data entry staff members were needed to manage the ongoing application paperwork throughout the year. As a result, mistakes were made, documents were lost, and data entry errors occurred, slowing down the enrollment process for the plan member. These delays could result in fines or sanctions from CMS, the regulatory agency responsible for the Medicare Advantage program.

InStream & ECM

Today, all applications are faxed to InStream, whose well-trained data entry professionals key in the data within 12 hours and then upload to an ECM system, also implemented by InStream.

In addition, these superior document management and workflow capabilities, allow this healthcare payer to provide a log-in for all 3,000 brokers and agents. They can now get updates on each application without having to call, email or fax the application in again (and again). InStream's client now has the peace of mind to know that each application is processed in full compliance with the law.

The Bottom Line

According to their VP of Service Operations, "The InStream application processing solution has eliminated our having to open mail, print and retrieve faxes and chase paper. We can now concentrate on our core competency of providing care. We are easier to do business with and our brokers are now easier to do business with as a result. Everybody wins." This healthplan is so happy with InStream's progress that they are also considering the implementation of a deposit/lockbox processing solution for premium pay needs as well as other InStream solutions.

About InStream

InStream provides enterprise content management (ECM) technology and outsourcing services for

Sound Familiar?

If you're a healthcare provider, please contact InStream to learn how you can experience the same or better cost savings as Medicare Advantage.

organizations seeking to automate manual, paper-intensive processes. We provide cost-effective mailroom, lockbox, document conversion, check scanner fulfillment, benefits enrollment, and data entry services for financial, healthcare and government clients. We also provide the software, hardware, and professional services to implement document capture, management, and workflow—with special expertise in invoice processing and HR automation.

