



Middleware Integration and Automation

We help clients adopt to technologies that make their business better!

Client Summary

- US based health insurance served 106 million people across United States. 70 years of providing high-quality, affordable health insurance solutions to Montana businesses and citizens.
- Organization is committed to innovation, and continued dedication to providing the highest-quality, most affordable health care coverage in Montana

Executive Summary

"QuoteToCard" is complete process automation to get Health Insurance Online faster. "QuoteToCard" automates various insurance processes and manual touch points and help insurance companies to accelerate the sales and underwriting process, move new products to market faster and shorten the entire cycle by more than 50%. It helps the customer to get the best health insurance plan in a single visit.

Effective Distribution

While agent-based sales continue to dominate the insurance market, distribution channels have proliferated and become complex, particularly in the life insurance sector. To effectively leverage their distribution channels, insurers need to become easier to work with for agents and distributors. For this to happen, carriers must make agents and distributors an integral part of the business and overcome the complexities of multiple channels serving the market.

In order to manage distribution more effectively, insurers need to become "plug and play" operations. However, this is difficult due to the inflexibility of their legacy systems. By adopting a service-oriented architecture (SOA) approach, insurers can improve business agility and offer distributors fast, real-time access to policy and claims data by breaking down applications into individual business functions and making them available as re-usable components or services. This componentized platform leverages existing IT assets, reduces costs and speeds time-to-market by enabling new applications to be built through the re-use of these services. An SOA also establishes a foundation for the future – offering insurers a way to not only extend their legacy assets but also to decouple and replace them with new applications over time, should they wish to.

Faster Policy Issuance

The increasingly fragmented nature of the insurance value chain requires better orchestration between different steps of the customer acquisition process to provide a seamless experience to the customer. Incomplete data, inaccurate data, multiple hand-offs, and the re-keying of data are just some of the challenges insurers face when issuing new policies—all of which can often lead to lengthy new business processing cycles and a lack of control and visibility as to who's doing what in the process.

Business Challenge

Health insurance sales and enrolment process for the high-volume individual, family and small-group were paper and fax intensive, with considerable data re-entry and manual steps. Too often, the consequences were data errors, incorrect effective dates, late member ID cards, a quote-to-sale cycle time that is unacceptable to brokers, and member dissatisfaction.

Major challenges include:

- Integrating multiple cross-platform applications
- Supports multiple vendors
- Handling more number of business inquiries from multiple vendors and responding at the same time
- Scalability

Technical Challenge:

This automation requires a flexible ESB architecture that will support the exchange of information between Insurance company and Health Insurance connector/ Exchange for new business. Further, it requires that framework be scalable to future phases of the Q2C project and to future partner integrations, especially the Health Care Exchange proposed by the federal government.

Solution:

SrinSoft plays a role in both the development and support of Quote-To-Card (Q2C) automation. Quote- To-Card will integrate Insurance Company and QNXT™ enterprise administration platforms broadly adopted Agent portal and sales automation tools to provide payers and agents a complete end-to-end solution for sales and service processes, including prospecting, rating, quoting and underwriting, enrollment, billing, membership and customer service.

The Enterprise Interface Engine (EIE) System is an implementation of an Enterprise Service Bus (ESB). It is targeted to standardize and streamline the exchange of electronic data in support of business.

Q2C Automation

Enquiry

Third party agent portal is an online platform where various insurance companies are linked to get a competitive quote. Individuals and group customers who seek insurance will approach third-party Agent portal for a competitive quote from various insurance companies.

Authorization

All incoming data of insurance seekers from agent portal will be validated by an authorization gateway through HTTP/ HTTPS. Data are processed using CXF Web Services.

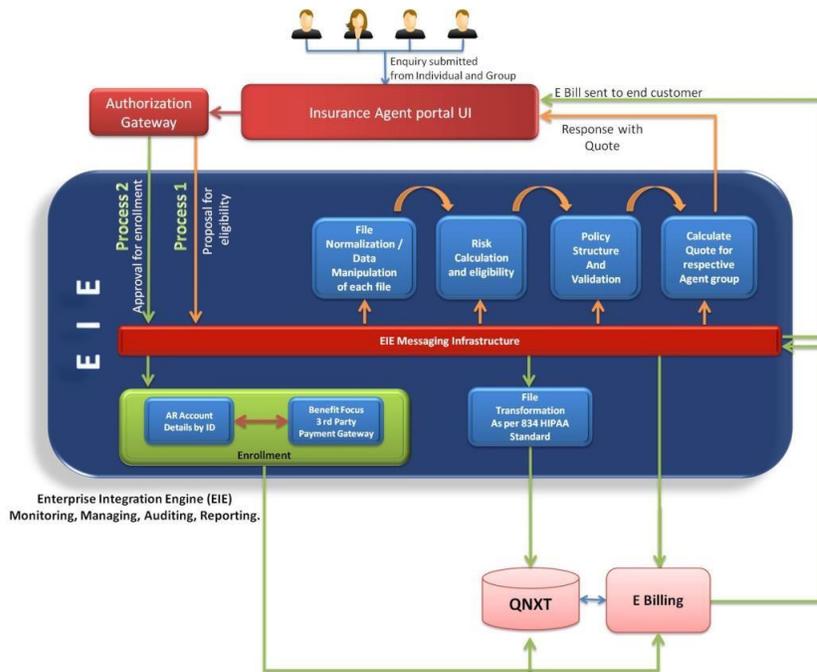


Fig 1: Business Flow of Quote to Card Framework

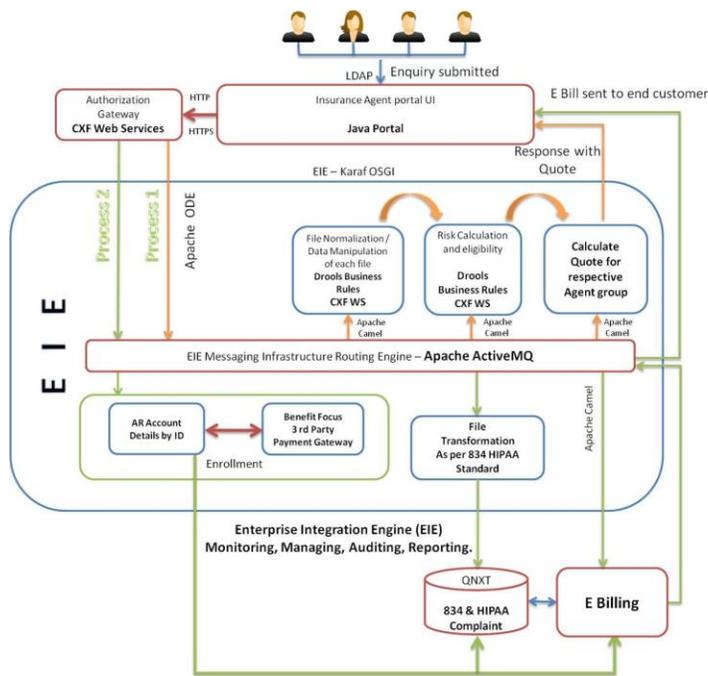


Fig 2: Technical Blue Print of Quote to Card Framework

Mandatory customer information required by Insurance companies is predefined as Business Rules in the Drools engine. Business processes of insurance company start with checking the Business Rules

Customer Evaluation (Process 1)

Step 1: XML File Transfer

EIE Routing engine receives all input data provided by the Agent in XML format

Step 2: Data Manipulation

XML files are manipulated in this process as per EIE's compatible format. Data manipulation includes:

- **Data Enhancement**

- Filling the missing data into an XML file.
- Data enhancement process is exclusively coded and Agent independent. It involves the conversion of various Agent data format to the common format of the respective insurance company so that data will be processed further by EIE.

- **Synchronizing Message Group**

- EIE processes data as “Atomic Units” (Ex: Kids, Male, Smokers, Physically challenged etc.). If data (from different agent portal) are composed of different atomic units, the EIE will split it according to various atomic units and process each file individually.
- “Enroll Member Operator” is a tool in EIE which converts an XML file into 834 EDI compliance format.

Step 3: Risk Calculation

As per HIPAA standards, every customer's PHI (Personal Health Information) will be sent for various validation processes such as Risk calculation, eligibility etc.

Step 4: Policy Structure and Validation

EIE will suggest suited policy structure based on risk calculation.

Step 5: Quote

Validated customer information will be regrouped based on the information received from the respective agent portal and quote will be sent to the Agent Portals.

Enrollment (Process 2)

Every enrollment form will be assigned a unique ID.

Entire client details with assigned unique ID will be sorted in a repository for retrieval.

Using a unique ID, the customer will be redirected to a 3rd party payment gateway to complete the payment process.

Mandatory information like client name and account details will be retrieved from the repository using a unique ID.

After the payment process bill information and account information will be stored in QNXT DB and invoice will be sent to the customer to acknowledge.

Data Storage

Once Enrollment is complete, EIE Routing engine will fetch customer data and stores into QNXT (Database) as per 834 EDI (Enrollment Implementation Format) & HIPAA standard.

Billing

Once e-bill is generated, EIE Routing engine will fetch details of the respective enrolled customer and forward it to the agent portal which is available for the customer. Once customer made the payment, EIE will generate the e-Card and send it across to the respective policyholder.

Business Benefits:

- Developed using Open source technologies results cut down the cost.
- Q2C is 100% automated solution.
- It is a very highly loosely coupled ESB solution based on Service Oriented Architecture (SOA), follows plug and play model of deployment.
- It supports ESB based load balancing and fault tolerance with a minimal hardware requirement.
- The system can handle thousands of concurrent requests starting from a request for a quote till delivering the card.
- It is protected from malicious attacks by SSL/TLS communication.
- It guarantees almost 99.99% uptime for maintenance (Planned/Unplanned).
- It can be deployed as a SaaS application in any proprietary/third-party cloud.
- It supports multiple vendors.

- It can scale across multiple heterogeneous software (Virtual)/hardware platforms.
- It is 100% HIPAA compliant.
- It has a user-friendly, lightning-fast web user interface for Monitoring, Managing, Auditing and Reporting the Q2C activities.
- 100% customizable using the underlying middleware's plug and play architecture.
- Excellent management console to define business flows.

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