Insurance Provider in India Speeds Up Authorization Processing with OpenText RightFax

Star Health and Allied Insurance Limited shortens turnaround for claims authorization with digital faxing from OpenText

Industry

Health insurance

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Business Challenges

- Inconvenient access to faxes
- Turnaround delays
- Paper expenses and frustrations

Business Solution

OpenText RightFax

Business Benefits

- Immediate access increases productivity
- Shortened turnaround enhances hospital and customer satisfaction
- Digital relief reduces costs, returns environmental benefit

Star Health and Allied Insurance Limited is India's first stand-alone health insurance company. With a corporate vision to protect and promote health, Star Health is committed to quality service for its customers at affordable rates. It deals in health insurance, personal accident, and overseas travel insurance. Star Health is tied to a network of close to 5,000 hospitals where customers can access cashless facilities for treatment.

Challenge

For the constant exchange of critical documents, Star Health—like many healthcare organizations—found faxing is a very reliable method for secure information exchange; however, fax machines are not a reliable source.

Every day, Star Health receives up to 400 pre-authorization requests, ranging from three to 15 pages each, totaling 1,200 to 6,000 paper pages per day. Fax remains the preferred method of document exchange within the healthcare network for its prevalence and legality. "When a policy holder needs care, the hospital provides a diagnosis and faxes a request for insurance authorization to proceed with treatment," explains Sethuraman Kannan, Assistant Vice President of IT with Star Health. "The hospital and patients expect a response within a few hours."

While Star Health met the expectations of its customers, communication via fax machines involved too many staff members and several operational difficulties, according to Kannan. For the claims processing department, the corporate office in Chennai maintained four fax machines. "Problems came up when fax machines disconnected during transmission, stalled with paper jams, or were overloaded with multiple calls at the same time," Kannan notes. Once faxes arrived, employees collected, numbered, and tagged the documents and then hand-delivered them to the authorization team. "Because of the manual process, it was possible for papers to get misplaced as they were transmitted between the fax machine and the respective department," Kannan says.

Sending approvals required patience for busy signals and calls to confirm receipt. Processed claims, totaling thousands of pages every week, were stored in filing cabinets on and off site. Accessing current or past documentation was inconvenient and time consuming.

Solution

"To obviate earlier challenges, we thought we should look at electronic fax," Kannan says. The health insurance company implemented OpenText RightFax upon the recommendation of a trusted solutions provider, and Kannan reports no regrets since the installation.

Star Health employees at the corporate office, as well as three other locations, now receive and send authorization requests, approvals, and other essential documents via RightFax. More

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"RightFax helps us return quick responses to hospitals and customers."

Sethuraman Kannan, Assistant Vice President IT, Star Health

precisely, thanks to seamless and effective integration, employees can now manage faxes directly within PREMIA, the company's policy and claims management software solution. "All inbound faxes are converted digitally by RightFax, and then tagged and stored in appropriate claims folders for immediate access by the authorization team," Kannan says. "Confirmations are automatically sent back to the number from which the faxes were received, and once verified, approvals are delivered via RightFax. Both inbound and outbound faxes are stored in digital folders for easy reference."

Faxing remains the most common, reliable method of communication for the health network. "All hospitals have fax capability, but all of them do not have Internet connectivity, especially in remote areas," Kannan explains. "Also, there is still some doubt in the minds of people as to the veracity of emailed documents. A faxed document includes signatures and stamps, so they trust the legality of faxes more than that of email."

As faxing volume increased, Star Health worked with solutions provider Rincon India to upgrade and maintain RightFax. "The service and support from Rincon India is good," Kannan says. "The consultants provide expertise and a quick response to our questions or requests."

Results

Immediate access increases productivity

RightFax integration with Star Health's core insurance application fulfills all processing requirements and enables professionals to focus efforts on verification and approval rather than printing and filing. "Mix-ups or misplacement of faxes doesn't happen anymore. Everyone has digital access to files and employees picked it up quickly because it saves time for them," Kannan says, adding that productivity improvements are not confined to the request and approval process. "When hospitals or customers call with questions in the future, employees can quickly access the information at the computer instead of going to a filing cabinet."

Shortened turnaround enhances hospital and customer satisfaction

By improving turnaround for requests, RightFax supports the insurance provider's mission aimed at ultimate customer satisfaction. Kannan states, "Star Health is committed to provide quick turnaround to customers when they are in need. An insurance policy is a promise.

And that promise is redeemed when the occasion arises to pay for the customer to go to hospital and take treatment." He estimates RightFax reduces the handling of each pre-authorization request by 30 to 40 minutes. "With RightFax, employees only need to go to the digital folder, click on the fax to see information, and give approval ... the test for an insurance company is how rapidly it responds to requests. RightFax helps us return responses quickly to hospitals and customers."

Digital relief reduces costs, returns environmental benefit

Using RightFax, Star Health no longer prints several thousand faxed pages every week. "That is a great advantage," Kannan states. "We see a huge savings in stationery costs and in storage space." Paper supplies alone could account for several thousand dollars/hundreds of thousands of rupees in savings every year. Star Health also avoids the purchase of folders and cabinets for on-site storage as well as off-site storage fees.

In addition to cost-savings, supply reduction supports other corporate initiatives. "Star Health is environmentally conscious and is committed to contribute its might to making this planet green," Kannan says. "Among other efforts, we're trying to reduce our carbon footprint by reducing paper. RightFax helps us in that effort."

Successful automated document exchange

Star Health gained several significant advantages by replacing fax machines with automated document exchange, according to Kannan. "RightFax is efficient in managing documents," he says. "Digital faxing provides time and cost savings, besides making our work easier."

About Rincon India

Rincon India Solutions Pvt. Ltd. (www.rincon.co.in), based in Mumbai, India, is a solution provider focused on simplifying business processes. Incorporated in 1998, Rincon customizes solutions to help customers eliminate pains and work efficiently by deriving maximum benefits from their investments in infrastructure.

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