



“Jacada has enabled us to leverage existing technology investments, while consolidating mission critical data. We’ve created a more simplified and automated customer service desktop to more efficiently validate claims.”



## Ensuring Good Financial Health

### Unified Service Desktop Stakes a Claim to Productivity and Cost Reduction

*“We identified in our claims validation process key areas where our business can improve, and that’s where Jacada solutions are an ideal fit.”*

*“Using the Jacada unified service desktop enables our personnel to validate claims faster and with greater accuracy, while heightening our staff’s ability to more rapidly pinpoint overpaid claims.”*

Offering leading cost-containment services for the health benefit industry, this large US-based company helps health benefit payers enhance their financial performance by identifying and recovering mis-paid insurance claims. They attribute their claims validation results to experience and skills in identification and data mining, recovery, and consulting and audit services.

The bottom-line metric for the company is the ability to help their clients increase profits and improve receivables recovery. They accomplish this by providing outsourced service solutions for national, regional and local insurance carriers, managed care organisations and self-insured companies facing the challenges of rising healthcare costs and consolidated operations.

#### The Challenge

The insurance services division, while historically among the most profitable segments within the company, was tasked with increasing their efficiency and reducing overhead expenses. The company’s vision was to drive efficiencies in the process of identification of overpayment of valid claims by reducing time-consuming data retrieval from multiple systems and streamlining the ability to decide on a claim’s validity. Improvement in the claims processing environment was imperative, but needed to be accomplished without requiring a complete rewrite or replacement of existing application software.

The company’s recovery specialists, or validators, were tasked with evaluating the recovery potential for overpayment of claims on behalf of their clients. These validators had to know and access

#### The Industry

Insurance

#### The Customer

- Leading accounts receivable management and cost-containment company
- Multi-billion dollars in claim recoveries
- Acknowledged industry experts, dedicated to the financial well-being of their customers

#### The Solution

- Jacada® WorkSpace
- Jacada® Fusion

#### The Project

- Reduce training costs
- Reduce agent churn
- Grow client base without adding staff
- Increase productivity of data mining



up to 20 different applications and cross-reference many of these systems to determine eligibility – and these different claims systems and back office applications were not integrated. The process was fraught with repetitive back-and-forth application access issues in gaining the initial information to make a determination about the claim.

The most substantial goal for the project was an improved process that would speed up identification of overpaid claims. The company competes with other service providers – all providers have the same access to the same claim and payment information at the same time. The first validator to identify an overpayment wins, and the more overpayments the company identifies, the more money they make.

A major stumbling block to achieving greater productivity was the validator's level of knowledge of each of the client applications. Training time and training costs had become a huge factor. The organisation had estimated that more than a half million dollars would have to be spent to develop an adequate training program and process to handle these issues, and the training would have to be constantly updated to include new and upgraded systems.

“Then a light-bulb went on,” said the company's chief information executive. “What if we invested that money into a front end for these different systems, so that our people would only have to be trained on one interface as opposed to dozens of different applications?”

## The Solution

While already aware of what a Jacada solution might offer, the organisation evaluated several alternatives. The customer wanted a solution that would work with the current inventory of applications, and any future applications that may be introduced. Other prospective vendors did not demonstrate an adequate level of dedication to the desktop unification and automation business. While basic features and purchase factors were fairly equal, Jacada was selected for their proven ability to automate and

simplify complicated processes and the completeness of the solution.

Serving as the validator's new point of entry for claim validation, the Jacada® WorkSpace unified desktop solution provides an integrated, automated and intelligent view of both data and processes. Using Jacada host integration technology, server-side transactions are created to automatically open and bring the next available claim onto a validator's Jacada WorkSpace desktop. Transaction type and information retrieved differ depending upon the type of claim. Jacada WorkSpace also captures and groups claim-related data, enabling a scripting approach to claim validation and making it possible for the validator to address the “highest probability” items early on in the process.

## The Results

Cost savings associated with the new unified, automated desktop should result in a net reduction in operational expense of almost a quarter of a million dollars per year. The company also expects to see a decrease in agent churn and a dramatic drop in training time, down from two months to as little as two weeks – a 75% reduction for the better.

A substantial “hot button” for the company's executive team was the ability to access and leverage the “pool” of potential overpayment claims. The Jacada unified desktop solution facilitates this prioritisation process, enabling the validator to retrieve claim data faster and more efficiently. Because they work on a commission basis – they receive incentives based on the frequency and volume of claims – the validators are now more satisfied and productive than ever.

“Jacada has enabled us to leverage existing technology investments, while consolidating mission critical data,” concluded the company's CIO. “We've created a more simplified and automated customer service desktop to more efficiently validate claims, and that's good news for us and our clients.”



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