

The FINEOS Care Plan

Data Sheet for Life Insurance

Working directly with customers to ensure a timely return to meaningful work is one of the most high-impact ways an insurer can reduce claims durations and increase customer satisfaction.

As automation and self-service digital channels reduce time-consuming administrative claims functions and phone enquiries, claims assessors have more time to focus on these important, value-added activities. FINEOS supports claims assessors in every aspect of customer-centric planning with its contemporary care plan capability which has been designed in collaboration with FINEOS clients.

“There are clear benefits of rehabilitation, to the customer, the insurer, and the wider community through workforce participation. Almost half the customers who receive either in-house or external rehabilitation support successfully return to work. The cost benefit of rehabilitation services was AUD 32.38 for every AUD 1 spent on external services and an even greater claims saving of AUD 55.91 for in-house rehabilitation support.”

Rehabilitation Watch 2022 – Swiss Re

FINEOS Support to Care Planning Activities



FINEOS Care Plan: Designed by Claims Assessors for Claims Assessors

The primary role of the claims assessor in care planning is that of a facilitator: they must create the care plan at the right time, support all the stakeholders through the process, ensure the correct supports are in place to generate success and intervene when the plan is not tracking in the right direction or at the right pace.

The FINEOS Care Plan has been designed to make this process as simple as possible for the claims assessor, which was hard to achieve because of the variety of client needs and claims assessor preferences involved. FINEOS engaged claims assessors and rehabilitation consultants from 8 different insurers to put user experience front and centre in the FINEOS Care Plan design. FINEOS User Experience (UX) experts listened to claims assessors' needs and solicited feedback on proposed designs. The results of this collaboration come to life in the final product.

Key Features of the FINEOS Care Plan

	Personalised Planning	<ul style="list-style-type: none"> • Customer-centric • Holistic • Psychosocial factors
	Collaboration via Digital Channels	<ul style="list-style-type: none"> • Engagement • Self-service • Security & privacy
	Accountability and Responsibility	<ul style="list-style-type: none"> • Manage expectations • Ownership • Progressive
	Dynamic Plans	<ul style="list-style-type: none"> • Manage change • Responsive • Early intervention
	Integrated Plans	<ul style="list-style-type: none"> • Contextual • Support needs • Quantifiable • Single-source

“At the TAC, client planning is a core function which enables us to better manage the outcomes for our complex and most seriously injured clients. Over the last five years, the TAC has trialled different ways to support this in our claims systems and we were excited to be involved in the working group to help inform how this capability could be enabled through the FINEOS product roadmap.”

*Through a series of interactive workshops led by FINEOS product specialists, a number of TAC stakeholders shared their learnings in informing the direction of the FINEOS Care Plan. **At each step of the journey in this, the TAC team involved felt listened to and informed through each progressive workshop.***

As an outcome it was great to see our inputs included in the FINEOS Care Plan. As a follow-on to the Care Plan working group, the TAC continued on its journey with Planning and partnered with FINEOS to implement the learnings into our current claims system – implementing “myPlan” in TAC – which is based on the foundations of the learnings from the working group.

There was full consensus across the TAC participants that the experience and involvement was highly valuable.”

Cameron Baum, Senior Manager – Claims Systems and Improvement, TAC





Personalised Planning

To engage a customer in their plan, the claims assessor must understand the things that are important to the claimant and what their world looks like outside of the claim. The FINEOS Care Plan “About Me” feature prompts the claims assessor to delve into the aspects of a customer’s life that will help in personalising the planning process, such as family and work life, interests, education, training and experience. This information helps develop goals that are important to the customer as opposed to focusing solely on the medical aspects arising from the injury. The claims assessor may also pick up on biopsychosocial factors requiring proactive management.



Dynamic Plans

Customer circumstances change over time, as do their needs, and the supports required to help them achieve their goals. The FINEOS Care Plan is designed to be responsive to these changes by scheduling periodic reviews. Outcomes are collected from multiple sources to ensure the customer is achieving goals and the plan is progressing in the right direction. Changing circumstances that may require additional supports can trigger alerts, for example, the customer relocating, experiencing a relationship change, or the onset of secondary conditions. Early intervention by all participants is key and the claims assessor is equipped to manage these changes and provide the additional supports to avoid long-term impact.



Collaboration via Digital Channels

Collaboration is key to achieving better return-to-work outcomes for the customer. Swiss Re’s Rehabilitation Watch 2022 states, “In-house RCs (rehabilitation consultants) have collaborated with rehabilitation providers to develop tailored programs for life customers. This has led to innovative service delivery, improving recovery and return to work outcomes for customers with conditions commonly seen on claim.” The FINEOS Care Plan is digital by design, and it has the APIs required to support secure digital collaboration among employers, providers, and external rehabilitation providers. Each authorised stakeholder can actively participate in the plan with access to the relevant components to update the elements that are assigned to them.



Integrated Plans

When care planning is managed on external systems, there is an inherent missed opportunity to learn from successful plans and report on customer outcomes. The FINEOS Care Plan is fully integrated into the core claims platform, making the data available for reporting and learning. Rehabilitation-specific data can be mapped to claim outcomes to measure the effectiveness of rehabilitation intervention. In addition, customer feedback on both internal and external rehabilitation services can also be captured in the FINEOS Care Plan to share with the providers to improve service delivery. The predicted rehabilitation cost to support the plan, as well as the actual cost incurred, are captured against the plan to quantify its value and effectiveness.



Accountability and Responsibility

When multiple parties are participating in a customer care plan, it is very important to know where the responsibilities lie so that everyone is clear on what is expected of them and when. This is also helpful in determining who is tasked to do what on the plan. The FINEOS Care Plan outlines agreed-upon goals and the actions required to achieve them. Each action is assigned to a stakeholder with a timeframe. Stakeholders are then responsible for updating that action and reporting on it to the group.

*“The beauty of the design process is that it allows us to uncover user needs and priorities that are sometimes not immediately obvious to stakeholders. **It encourages all involved to truly understand the user journey and their existing pain points, and this way of thinking leads to insights and solutions that would be hard to achieve otherwise.**”*

Fernanda Groetaers, Senior UX Designer, FINEOS

