



# FINEOS Claims for Disability



Used by over 50 insurance organizations in the Life, Accident and Health industry, FINEOS Claims is a best-in-class, web-based claims processing software solution. FINEOS Claims supports group, voluntary and individual claims on a single platform and can be deployed by carriers of all sizes.

Managing a disability claim is both an art and a science. On the artistic side, claims professionals must interpret potentially complex and non-stable medical diagnoses against a backdrop of socioeconomic issues, such as varying levels of job satisfaction and re-training needs. The scientific part of the job, then, is dealing with the complex environment created by regulatory compliance, internal business processes, and the calculations involved in applying the provisions of the disability plan accurately. To do this successfully, carriers need the proper resources combined with the most effective technology to ensure an optimal outcome for the disabled claimant, the insurer and, in the case of group plans, the employer.

FINEOS Claims addresses both the art and the science of managing a claim throughout its lifecycle. At FINEOS, we have a deep understanding of the disability claims process and we understand the challenges you face in:

- Delivering excellent claims service
- Getting people back to work
- Dealing with longer claims durations
- Managing manual and paper intensive workflows
- Handling inflexible and multiple systems which lead to inefficiencies and expense

## Achieve More Efficient Claims Administration

A defining characteristic of the disability claim is administrative complexity. Such claims are often supported by a variety of technologies, processes and practices, with spreadsheets, manual diaries, file notes, and email used together on any single claim. In addition, complex manual and spreadsheet calculations are error-prone, difficult to trace, control, audit and update.

FINEOS Claims simplifies the complex by introducing one comprehensive claims application to replace disparate, unconnected technologies, bringing accuracy and consistency to the claims process. By automating standardized processes, FINEOS Claims brings process control and efficient, effective claims management for the full lifecycle of a claim. With a single dashboard view, it integrates all elements of the claim electronically, providing a single view of the truth.

## Intake

Claim intake is a key workflow in the disability claims process. Complete information, captured quickly and in a structured format, is essential to enable the automation of downstream business processes. Whether your intake method is traditional paper/fax, telephone or web submission (or all three), FINEOS Claims enables you to deliver an effective entry point to your process for your employers, medical providers, and disability claimants. The sample scripting and rules-driven presentation of market-standard questions can be configured to suit your corporate, group-specific, and unique servicing needs.

## Payments

FINEOS Claims provides maximum automation in the scheduling, calculation, and disbursement of disability claim payments. Integrating with your policy administration and/or recordkeeping system, our solution understands and addresses the complexity of the disability claim payment event. Out-of-the-box calculations automate the calculation of payment line items such as US FICA tax and the partial earnings offset. The overpayment arising from retroactively applying a social security disability insurance (SSDI) offset is also fully automated and an audit trail of the calculation is provided. In essence, FINEOS Claims weaves payment and process into a seamless event ensuring the highest level of customer satisfaction for your group clients and claimants.

## Maximize Claims Staff Expertise and Availability

When the right claim is routed to the right person at the right time, the result is increased efficiency and optimized throughput. With the ability to route workflow based on factors such as current workloads, potential claims cost, unusual claims, and more, FINEOS Claims allows you to maximize the availability and expertise of your claims staff. FINEOS Claims also allows insurers to closely monitor the workload and effectiveness of third party service providers. They are given a clear view of how these providers are performing against metrics, which allows them to get the most value possible from these providers.

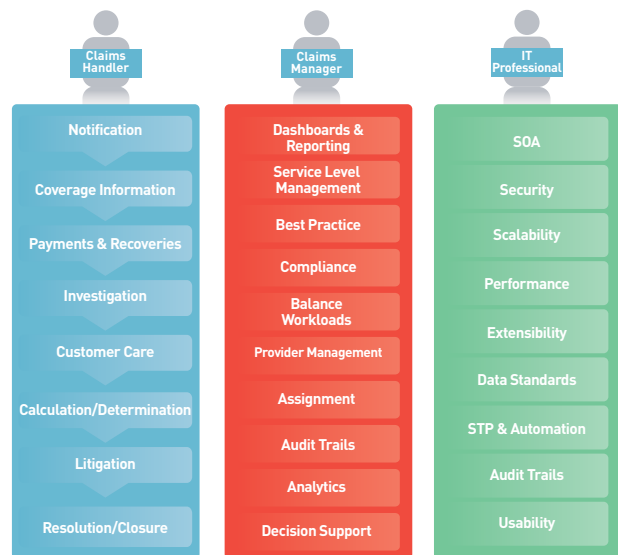
## Positively Influence Claim Outcomes

By using FINEOS Claims to support a more proactive approach to claims handling, insurers can identify obstacles to return to health and return to work and make timely interventions, maximizing the probability that a disability claimant can return to pre-claim health and work. This is because FINEOS Claims is designed to help ensure that the claimant has the resources engaged early and often with appropriate linkages to key resources. FINEOS Claims seamlessly integrates STD with LTD for those individuals with both coverages. FINEOS workflow automation, adaptable to your needs, will automatically build in timely triggers and activities, for example, when an individual may be eligible for Social Security.

## Decision Support

Your trained staff members are assigned the task of making good claims decisions based on information provided in the claims process and using the tools that they have at their disposal. FINEOS Claims delivers the most up to date tools to empower your team to make the best, most informed decisions on a particular illness or injury. To this end, we partner with focused and innovative organizations who have established leadership in their own fields of expertise. For example, FINEOS Claims provides out-of-the-box integration with Reed Group's MDGuidelines, enabling insurers to efficiently access, communicate, and evaluate claimants' treatment plans and disability durations.

### FINEOS Claims supports the key roles involved in claims processing in your organization



## Provide Superior Customer Service

The handling of the claim is the point of truth in the customer's relationship with their insurer. Provide the type of service they have come to expect from today's most modern, proactive digital customer service providers. With FINEOS Claims, your customers can file an initial claim, submit supporting forms and documents, view their claims and payments, send and receive messages relating to their claim, and co-manage their rehabilitation and return to health and work.

FINEOS Claims includes intuitive timelines and case maps that graphically present complex data in a simplified format. Timelines for both payments and other claim activities illustrate years of activity in a concise manner. For claims with multiple benefits and a complex case structure, the illustrative Case Map feature enables users to visually see a structured chart of a case in order to easily navigate and respond to claimant inquiries.

## Viewpoints

Disability claims are characterized by the interaction of numerous stakeholders working together to coordinate and sequence many different activities. By giving each party a way of accessing the people, applications, and data involved in a claim, collaboration and communication are improved and productivity is increased.

FINEOS Viewpoints provides claimants, employers and service providers with one point of access to your claims data, allowing them to interact with you in a secure, confidential, and personalized way from the start to the end of the claims process.

- **Claimants** can file an initial claim, submit supporting forms and documents, view their claims and payments, send and receive messages relating to their claim and co-manage their rehabilitation and return to work.
- **Employers and group plan administrators** can submit claims on behalf of employees, view claim progress for their employees, and send information, such as salary information and other supporting claim information, electronically and securely.

**“ We believe we now have the platform for a best-in-class solution that supports our growing lines of business, positions us to deliver a more efficient claims process and maintains the exceptional levels of service that Mutual of Omaha customers have come to expect. ”**

**- Kathy Brown, Director of Group Insurance Claims, Mutual of Omaha**

## Work Smarter

Reporting is critical in understanding your business and delivering exceptional customer service, and can greatly improve rating decisions. FINEOS Claims reporting includes instantaneous information on:

- Claim workload levels
- Service times and process bottlenecks
- Claim durations compared to standard
- Incoming claims volume

**“ FINEOS Claims has helped to streamline our ability to bring new products to market. By intelligently routing and monitoring tasks, FINEOS Claims helps us manage standard work practices and improve and improve the capture of data for analysis of trends, plan designs, and risks. ”**

**- Doug Fick, VP & CIO Specialty Benefits, Principal Financial Group**

## Leverage New Technology

FINEOS Claims provides you with the flexibility you need to respond to regulatory, business, product, and other structural changes. You can enhance your workflows, add new product claim structures and, in the group insurance realm, deliver complete and comprehensive program information to your group plan sponsors. The solution is designed to simplify changes and adjustments – removing the need for complex programming to institute a potentially small but important change to your processes.

FINEOS Claims is available through public cloud, managed private cloud, or installed in your own data center. It can be deployed out-of-the-box or can be tailored to your specific processing needs utilizing our team of disability system implementation and integration experts. Once in production, FINEOS Claims is supported by our world-class support team, while ongoing enhancements ensure that your system investment will continue to reap dividends for many years to come.

Find out why FINEOS Claims for Disability is the solution of choice for disability insurers globally at [www.FINEOS.com](http://www.FINEOS.com) or contact us directly at [Info@FINEOS.com](mailto:Info@FINEOS.com).

# Features at a Glance

## Claims

### Notification: First Report of Injury/Illness

- Multi-channel, multi-source
- Scripted, rules-driven claim intake
  - Reflexive presentation of market-standard questions tailored for both paper and telephonic notifications. Can be configured to suit corporate, resource, group-specific, and unique servicing needs
  - Configurable scripting to guide call center and/or intake staff
- Secure online submission via optional self-service portal eliminates rekeying of data required by back office
- Robust FMLA integration

### Initial Assessment and Assignment

- Integrated policy and benefit information
  - Via administration system adapter/loader
  - Via Plan Manager component that enables full definition of policies, plans and benefits
- Rules-driven claim assignment
  - Via geography, condition code, analyst skill level, dollar-value, or any other parameter or combination thereof
  - Assign claim tasks in parallel to multiple users while maintaining a singular claim owner
- Detailed medical coding including diagnosis and treatment
- Automated eligibility determination to expedite/remove human error

### Compliance / Best Practice

- Processes to manage ERISA and Unfair Claim Practice statutes
- HIPAA compliance (securing medical data, masking claimant details, tagging and identifying authorized representatives)
- Claim file auto assembly (for print, PDF, other) to handle freedom of information/legal requests
- ACORD compliant interfaces
- Integration with the Social Security Death register
- Synergy with reserving and ICOS systems
- Change history fully audited and visible via the user interface screens when required
- Cost Containment and Injury/Rehabilitation Management

### Investigation and Fraud Detection

- Rules-driven alerts for when investigation should be considered (e.g. non-disclosure, pre-existing conditions)
- Complete audit trail and history of prior claims
- Ability to score claims to assist analyst in applying optimum case management techniques

### Cost Containment and Injury/Rehabilitation Management

- Full integration with Reed MD Guidelines to provide alerts and payment controls
- Complete vendor and provider management components
  - Multi-tiered service agreement definition
  - Enforceable vendor/provider service agreements
- Vendor invoicing and payment
- Integrated scheduling and tracking of provider services
- Track related claim expenses without offsetting the benefit for more holistic claim cost management
- Time-bound phasing of rehabilitation planning to better monitor and manage expected outcomes

## Customer Service

- Single view of customer
- Unified claim relationships view with case and party maps
- Newsfeed view which quickly presents all correspondence, calls, workflow, process stage gates, claim status changes, etc., associated with a claim in chronological order and advanced filtering capability for quick assimilation of all activity within a period or over the life of a claim
- Employer organization structure
- Correspondence automatically generated (real-time or batch) with pre-population of claim information, claim handler details including signature
- Email integration (MS Outlook, Lotus Notes) – inbound/outbound emails seamless integration including documents upload/case and party linkage facility
- MS Sharepoint integration
- SMS enabled
- Mobile and tablet devices ready

## Comprehensive Payments Management

- Highly automated benefit/payment calculations leveraging the breadth of claim data, policy parameters and rate table lookups;
  - Pre-configured FICA, FIT, and SIT tax calculation rules
  - Partial earnings offset
  - COLA and pre-claim earnings indexation
- System-generated recurring payments with full recalculation capability to automate over and underpayments both net and gross of percentage-based tax deductions
- Detailed calculation trail for all payment line items for explanation / audit purposes
- One-time and ad hoc payments
- Back dated and out of sequence payments
- Multiple payee tracking
- Configurable offsets and deductions calculations
- Configurable user payment authority limits
- Percent of random claims audited adjustable by supervisor based on analyst level
- Advance pay and close
- Multiple recovery methods through one of a combination of:
  - Lump sum recovery
  - Payment plan (fully managed through FINEOS)
  - Write-off

## Reporting and Insight

- Over forty real-time reports covering all financial and operational aspects of the claims function:
  - Single view of all stage gates/workflow within claim decision
  - Fulfill group SLAs
  - STD/LTD transition
  - Aggregate claim cost (indemnity and expense components)
  - Overpayment recovery rates
  - Service provider performance
- Dashboard style, graphical reports and KPIs with ability to drill in to individual claims for better management and decision making
- Reporting views for plugging into any external reporting tool
- Unique Process Analyzer heat map that enables workflow optimization by streamlining rarely used paths and identifying/correcting process bottlenecks
- Integrated with reserving data/triggers

## Usability

- Ability to manage multi-benefit and multiple-policy claims within a single electronic claim file
- Graphical timeline depicting all history of a claim in an easy to navigate fashion
- Single newsfeed view of all claim activity within a period of over the life of a claim
- Every widget, tab, and screen can be downloaded into Excel or PDF
- Keyword accelerators for heads down keyboarding for repetitive tasks
- ADA-compliant for visually impaired and disabled
- Alerts banner making open case validations and prompts clearly viewable and actionable upon entry to a case
- Robust, configurable and graphical workflow engine that underlies the entire solution
- Ability to restrict activity based on role and security profile (secured actions)
- HTML5 ensures the smoothest navigation experience
- Unlimited browser tabs for complex case reference
- Convenient "Recent Cases" menu for back and forth toggling
- Collapsible summary panel for always available case summary and participant information

## Technology

- Web and rules-based JEE and service oriented architecture
- Multi-platform
- Multi-device (computer, tablet, smartphone)
- Multilingual, multi-currency