



Group Health Insurance Client Onboarding

Allied Benefit Services, United States.

CASE STUDY

mokxa

Industry: Healthcare & Insurance

Client Summary

Allied Benefit Services is a national healthcare solutions company. Founded in 1980, they have grown to be the largest, independent third-party insurance administrator in the United States.

They customize self-insurance benefit solutions for their clients (typically small to medium size organizations). These solutions are designed to align their clients' organizational needs and insurance plans that best support employees' needs.

Client onboarding is Allied Benefit System's business process to add new clients to their systems. Part of this process includes introducing the clients to the products and services of their insurer, such as policy information sheets, welcome packages, etc. The other part involves setting up downstream functions like payments, recurring enrollments, etc. This process is crucial for them to establish a strong first customer impression, which in turn builds sustainable relationships.

Challenges

The onboarding process consisted of several manual activities, primarily managed through technologies like spreadsheets and local databases, which resulted in:

- Key systems like the onboarding database and business documents were not integrated.
- Recurring activities like updating business rules, adding new products / services, and onboarding new clients required staff that's proficient in local technologies.
- Security risks due to lacking permission-based access.
- Issues inherent to manual processes like limited tracking, human errors, and inefficiencies.
- Hard to track Service Level Agreement (SLA) compliances and breaches. Lack of oversight for managing SLA breaches.

Solution

- **Create a single system of record** that integrates seamlessly with Allied Benefit System's critical systems like Enterprise Data Warehouse & Active Directory integration.
- **Build a UI based Record Management System** that allows business users to initiate, track, update and close the onboarding process.
- **Enable supporting functions** like the ability to create new products and services, add / modify business rules, view reports / dashboards, user access management, etc.

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Capabilities

Delivered an **end-to-end Client Onboarding platform** within 3 months on Joget, the solution automated over 10 business processes through 25 user screens. It empowers business users to take charge of their business activities by practically eliminating their dependency on technical expertise. Following are some highlights of this solution.

- ✓ An onboarding platform with digitized forms, automated business activities, integrated business rules, and orchestrated workflows.
- ✓ Controls and features are built-in to highlight delays, monitor execution timeframe, manage escalation matrix, and trigger alerts to effectively govern SLAs.
- ✓ Automated processes help staff focus on their tasks. Policies are baked into the design so one does not have to take extra steps to ensure compliance. Key Performance Metrics are part of the design as well to ensure quality and performance.
- ✓ Permission controlled environment ensures access level security. UI based user access management enables administrative users to manage permissions.
- ✓ Creating new products and services, and customizing them for each client is templated so business users can achieve this without dependence on technical resources.
- ✓ End-to-end tracking of business activities and relevant data resulting in effective and accurate reporting. Overlays like executive dashboards and detailed data downloads ensure that the right type and views of data is available to the right users.
- ✓ Right in time for the high-volume client intake during the yearly open enrollment season, the application has onboarded close to 2,000 groups within a span of 6 weeks since it has been live.
- ✓ The solution is projected to bring a 50% productivity improvement across the client onboarding process for Allied Benefit Systems, with an overall 27% ROI.

