

## To streamline health plan operations, think end to end

Optimize efficiency and drive outcomes with digital process automation

You're feeling it more than ever: digital innovation is critical to not only meet, but exceed, expectations for fast, quality member experiences. You know if you don't transform now, your outdated processes will put you at risk of frustrating members, regulatory fines, and losing out to more agile competitors. That's where digital process automation (DPA) comes into play. DPA uses powerful technology, like software robotics, end-to-end automation, and artificial intelligence (AI), to streamline and digitize complex operations, all while achieving compliance and bringing real value to customers – fast.



# Finding the balance between process, quality, and risk

The pressure is on for health insurers to improve outcomes, and increase productivity and quality scores, all while reducing process complexity, regulatory risk, and costs; it's a balancing act and it's not easy. Traditional routes to transformation rely on tactical, quick fixes to outdated systems – but these can only take you so far. There's a better way to manage processes, quality, and risk. It starts with fully embracing innovation and investing in technology that bridges the gap between business operations and enhanced member experiences.

# Transformation is difficult – not impossible

Making the simplest change to vast legacy systems is hard enough. Digitizing complex, code-heavy processes – all while responding to regulatory reform and the pressure to grow and retain membership – is costly and time-consuming. Transformation is necessary to provide value-based care and remain relevant and competitive. However, you shouldn't have to choose between keeping your business running and preparing for the future. You need an agile way to get value – fast – all while providing outstanding member and employee experiences. Enter digital process automation (DPA).

### Let DPA guide the way

DPA provides an integrated, end-to-end approach to automation by connecting front- and back-end processes to client experiences.

Using case management, AI, and RPA, processes become rules-based and tied to outcomes. You gain the power and visibility to make continuous improvements to processes. Low-code development empowers you to design and make dynamic changes with speed and agility, all while enhancing collaboration between business users and IT. Keeping development costs down means more time to focus on keeping productivity up – a true win for operational efficiency.

When health insurers deploy tactical automations in isolation, the risk for breakages and bottlenecks increases. DPA uses automation to connect your desired outcomes to your customers. Visibility and flexibility – in the form of incremental, short-phase automations – are woven directly into the digital fabric of your objectives. People and systems seamlessly work together to get results, reducing cost and complexity while strengthening your competitive advantage.

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## Take it one journey at a time

Start with critical business problems to determine the path you should take. Rather than automating what's existing, apply an iterative approach to build a digital, outcome-focused process.

Consider the three most common needs optimized by leading healthcare payers:

#### Manage appeals and grievances

Payers are seeing a dramatic rise in the number of appeals and grievances. There is additional pressure to address three common pain points: lengthy decision timelines, unanticipated results, and out of compliance. With end-to-end automation and rapid delivery, appeals and grievances processes now deliver expedited results, transparent communications, and compliance as an advantage.

### **Onboard providers**

The ability to effectively and efficiently onboard providers – both preferred and non-preferred – is critical. Done poorly, onboarding drives up administrative costs for authorizations, referrals, appeals, and claims adjustments, as well as negatively impacts member satisfaction. Using DPA to streamline and speed provider onboarding not only improves health plan operations, it decreases friction between providers and members, and allows payers to more accurately predict the member's outof-pocket costs.

#### Breathe new life into legacy systems

DPA allows payers to focus on improving existing processes and workflows rather than having to do a complete transformation immediately. Protect data and experiences from large, core investments by wrapping and renewing legacy systems. DPA optimizes critical tasks, extends the life and value of core investments, and improves both employee and customer satisfaction.





"We thought, man, we can utilize [Pega] dynamic case management, plus all the expertise from the case managers in our emergency response center, to combine the best of both worlds!"

– Jeff Ganser

Director, IT Project Management, UnitedHealthcare Group

## **DPA in action**

Industry-leading payers are embracing transformation with DPA – and seeing incredible results.



**Health Alliance Plan** (HAP) faced the challenge of a highly manual, timeconsuming appeals and grievances process. In Pega, HAP streamlined its entire process lifecycle – from origination through resolution. A configurable framework, built around the inflow of all appeals and grievances, compiles information from multiple channels. By prioritizing transactions based on urgency and using skill-based routing, cases are assigned and resolved at record speed. HAP now exceeds productivity, timeliness, and accuracy metrics.



**UnitedHealthcare Group** (UHG) set out to improve system access, streamline business processes, and unify all systems and tools through reuse and consistent design and experience. Building intuitive, engaging applications in Pega, UHG generated upwards of \$750M in bonus revenue, and increased its timeliness and fairness ops rating from 1-2.5 stars to 5. UHG enhanced its relationships with both members and providers, and improved physician contracting cycles by nine times.



Start your health plan digital transformation journey today

Find an outcome. Streamline the process. Make it better with DPA.

To learn more about what other successful health plans are doing, visit us at **pega.com**