



# Product Modernization Delivers Enterprise Value at Health Alliance Plan (HAP)

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# Agenda

- Introduction
- Product Lifecycle Management
  - Business Need & Program Objectives
  - HAP's PEGA Journey
  - Solution Approach
    - Technical Stack and Program Roadmap
    - Project Structure & Agile Methodology
- Results
  - Successes & Lessons Learned
- Future Direction

“ Our mission is to enhance the health and well-being of the lives we touch ”



## A trusted health care provider for nearly 60 years



Founded by  
UAW President  
Walter Reuther



Became an HFHS  
subsidiary in 1986



Based in Detroit with  
locations in Troy & Flint



570,000 members  
1,100 employees

# Product Management Tools – Why it makes good sense

- Product Development process is constantly changing and highly manual
  - regulatory changes
  - benefit integration
  - customer/market demand
- Sale quotes and workflow needed upgrade and connectivity to a product database for enhanced efficiencies
- Single System of Record provides a source of truth



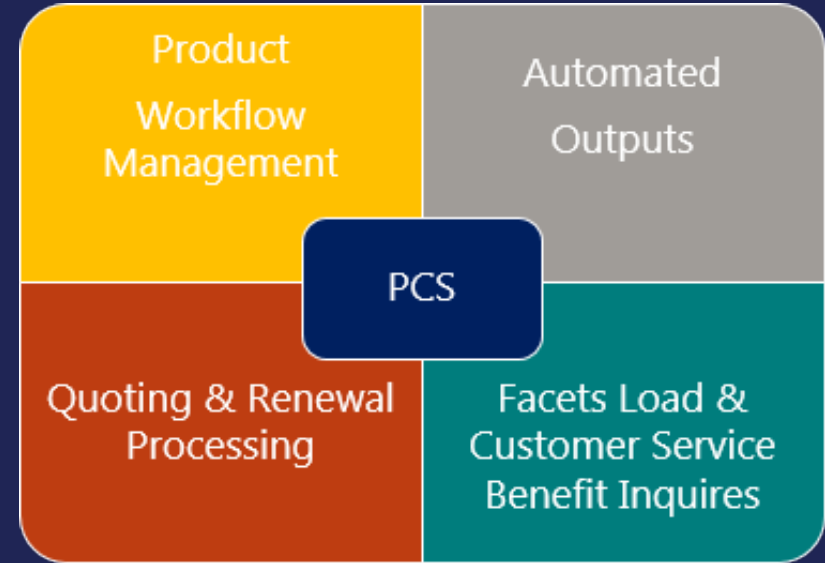
# Product Lifecycle Management Objective

## To implement a solution that enables HAP to:

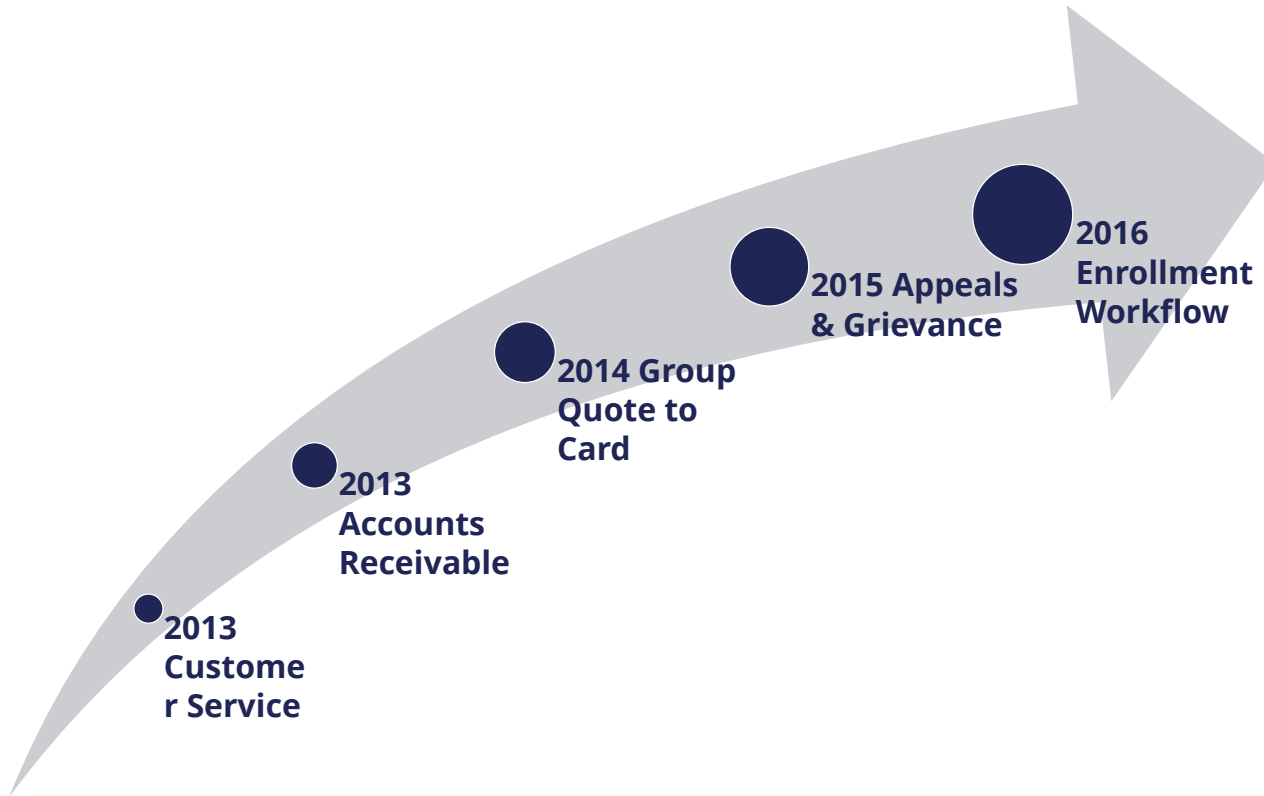
- Maintain a single source of truth
- Support an end to end integrated workflow using PEGA's workflow capabilities
  - product development thru sales and enrollment
- Timely and accurate member facing documents

## Potential Solution Business Value:

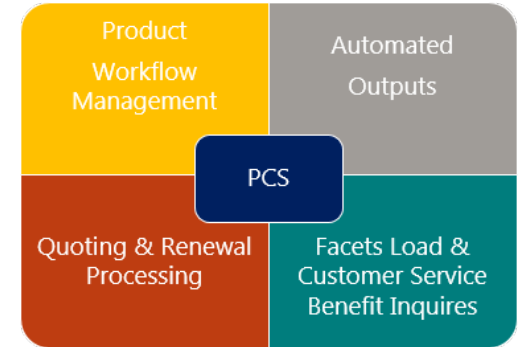
- Reduction in the manual processes
- Automation of critical member facing benefit documents
- Improvement in the quoting process by integrating the product selection process
- Improvement in the turnaround times for quotes and allow speed to market growth opportunities



# HAP's PEGA Journey



2017

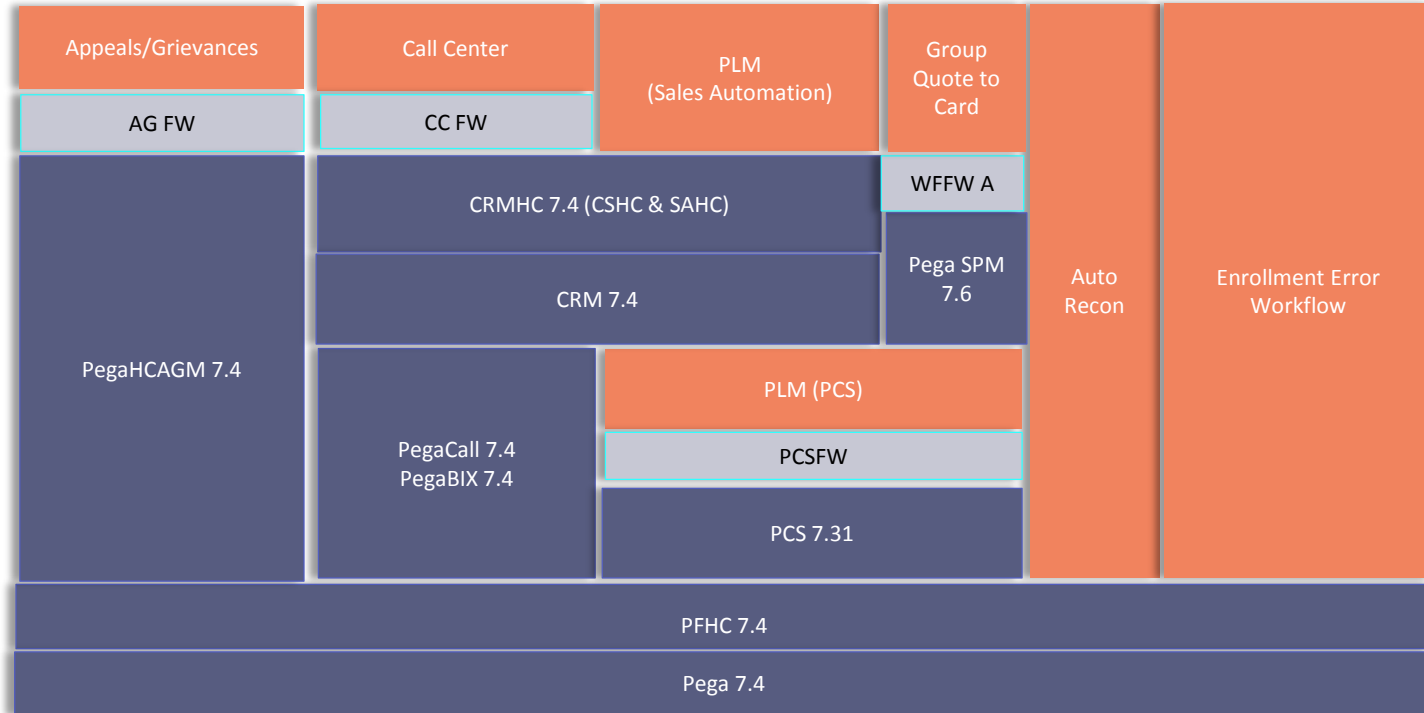


# PEGA Platform Application Stack

Application

Application FW

Pega or Pega FW



# Multiyear Strategy and Roadmap

Functional Overview	Underwriting	Sales	Product Development / Regulatory	Product Configuration	Customer Svs / Health Care Mgmt
<p><b>Implemented PCS</b></p> <p>2017</p>	<ul style="list-style-type: none"> <li>- Product Modelling</li> <li>- Rating / Pricing</li> </ul>	<ul style="list-style-type: none"> <li>- Sales strategy</li> <li>- Quote proposals</li> <li>- Sold Quotes</li> </ul>	<ul style="list-style-type: none"> <li>- Product Definition</li> <li>- Contract/Rider Language</li> <li>- Regulatory impacts</li> </ul>	<ul style="list-style-type: none"> <li>- Load and maintain Product and Plan configuration in Facets</li> </ul>	<ul style="list-style-type: none"> <li>- Solve customer inquiries</li> <li>- Medical Management</li> </ul>
<p><b>Implemented SAHC</b></p> <p>2018</p>	<ul style="list-style-type: none"> <li>- New Pricing Model &amp; Solution</li> </ul>	<ul style="list-style-type: none"> <li>- Upgrade GQTC to Sales Automation</li> <li>- Revise workflows to support standard and custom plans</li> </ul>	<ul style="list-style-type: none"> <li>- Complete BS and SBC docs for remaining products</li> <li>- File bracketed Schedule pages and revised contracts</li> <li>- Create documents for all products</li> </ul>	<ul style="list-style-type: none"> <li>- Service Category Integration for Schedule Page</li> <li>- Facets Load – Product Shell and Variable Component</li> </ul>	<ul style="list-style-type: none"> <li>- Schedule Pages and contracts available for access by member, provider and key internal stakeholders</li> </ul>
<p><b>Increased functionality &amp; optimization</b></p> <p>2019</p>		<ul style="list-style-type: none"> <li>- Producer Dashboards Performance Metrics</li> <li>- Renewals Mgmt</li> </ul>	<ul style="list-style-type: none"> <li>- SG Renewals</li> <li>- PA Renewals</li> </ul>	<ul style="list-style-type: none"> <li>- Decommission Aspect</li> <li>- Support reduced rider footprint</li> </ul>	<ul style="list-style-type: none"> <li>- Optimize legacy product load processes</li> <li>- Decommission BSDL</li> </ul>



# Accenture's Pega Capabilities

Our history began in 2009...

• ...In 2011 we acquired Knowledge Rules

...by 2013 we were helping our clients transform their businesses with Pega all over the world

...in 2018 we won Pega Partner of the Year, 6<sup>th</sup> year in a row



550+

Pega Implementations in the last 7+ years



6800+

Pega Practitioners

- 405 Pega Robotics Training & Certifications
- 339 Pega Marketing/Decisioning Certifications
- 2092 Pega Platform Certifications



21 since 2013

Pega Partner Awards including:

- *Pega Partner of the Year 2018, 2017, 2016, 2015, 2014, 2013*
- *Partner Excellence in Driving Customer Success: Implementation Quality 2018, 2017*
- *Partner Excellence in Thought Leadership: Customer Engagement 2018*
- *Partner Excellence in Thought Leadership Future of Work 2017*



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Pega Delivery Centers, R&D teams, and Centers of Excellence

- India Delivery Centers (IDC): 1,267+ Pega-skilled resources in TGP Pega Solution Factory and OGS located in:
  - Bangalore
  - Hyderabad
  - Chennai
  - Mumbai
  - Kolkata
- Boston Process Delivery Center
- Newcastle Process Delivery Center
- Milan Italy Industry CoE for CMT
- Philippines Delivery Center (PDC)
- Spain Delivery Center
- Latin America Delivery Center
- Bratislava Delivery Center
- Dalian, Greater China
- Sr. Pega Process Architect Network
- Sr. System Architects Network for Pega
- Accenture NBAM Innovation Network

120+

Pega Clients



540+

Assets, Accelerators >16 Pega Software Tools



Innovation focused on Asset offerings, Upgrades, DevOps

7

Tier 1 Focus Industries for Partnering



674,400+

Hours of training over the past 24 months

42

Countries with Pega skilled Professionals



# Co-Create with Agility

## Business Areas

- Identifies value drivers for the operational areas
- Provides requirements of a useable product

## Product Owner

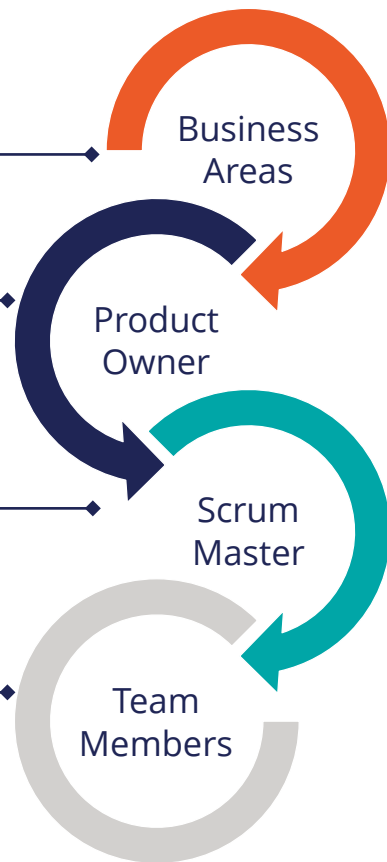
- Ensures end product delivers value to the business and members
- Sets and adjusts priorities and product backlog
- Sets vision of product journey

## Scrum Master

- Accountable for delivering sprint goals
- Removes obstacles for team and keeps momentum
- Creates a collaborative environment

## Team Members

- Self directed and self organizing teams of analysts, architects, developers, and testers
- Identifies user stories and use cases of the product
- Develop and deliver product on a daily basis
- Continuous testing and defect resolution



## Collaboration Method

### Communication



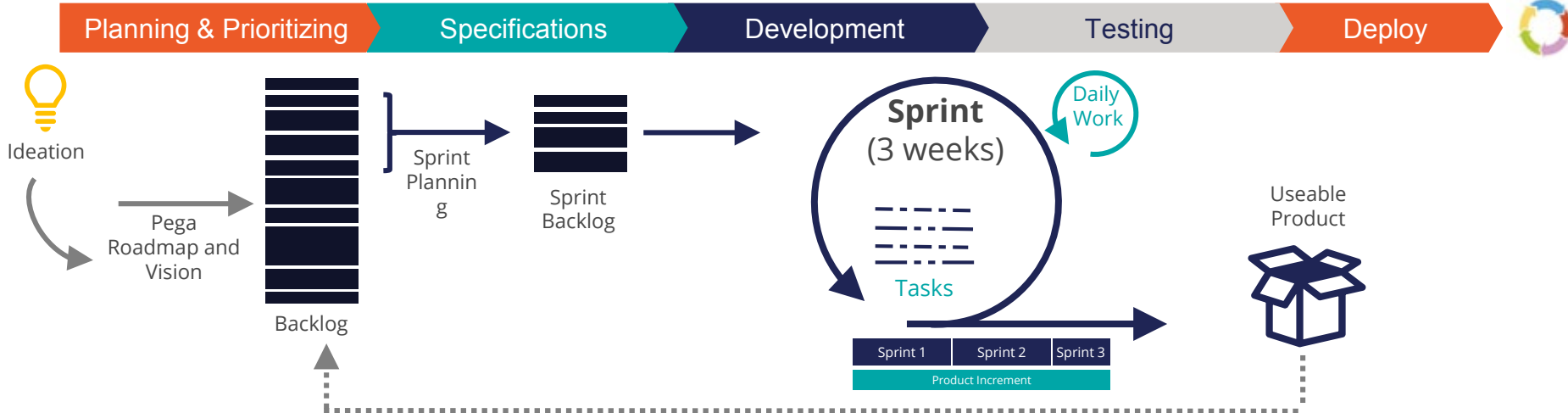
Daily scheduled meetings provide structure for the onshore/offshore relationship.

### Documentation



Documentation of use cases and Pega specifications are led by onshore resources and refined through regular calls with offshore.

# Value-Driven Agile Delivery



## Activities

- Apply Ideations into Product Roadmap and Vision
- Basic understanding of use and approach
- High-level estimates against a prioritized Backlog

- Grooming Sprint Backlog through a shared understanding of value
- Document Pega Requirements and Specifications
- Identify release plan by Rulesets

- Iteratively Design and Develop against correlated Rulesets
- Test through TCOE model of system testing, regression testing, performance testing, test automation and user acceptance testing
- Sprint 1: prototype and demo functionality  
Sprint 2: further enhance product  
Sprint 3: user feedback and acceptance

- Monthly production releases
- Deploy usable product that supports business value
- Continuously enhancing through backwards planning

# HAP's Successes

## • Database

- Single source of truth (centralized data for multiple business users)
  - Ability to push data for configuration
- Tighter business integration among functional business teams and I/T
  - Broader knowledge of end to end among key stakeholders
  - Increased collaboration among teams
- Data available for analytics, future development, lifecycle management

## • Documents and Storage – more agile

- No longer creating documents multiple times
- Quote process greatly improved (speed/consistency/accuracy)
- System Generated Documents including SBCs
  - Post Sale version generated for each quote
  - Embedded example calculator driven by configuration
  - Mass regeneration capability
  - Multi-channel consistency - Same documents appear for customer & CSR

**Schedule of Benefits**  
ALLIANCE HEALTH AND LIFE INSURANCE COMPANY  
Preferred Provider Organization (PPO) Plan

HEALTH CARE SERVICES	IN-NETWORK BENEFITS	OUT-OF-NETWORK BENEFITS
<b>Outpatient &amp; Physician Services</b>		
<b>Primary Care Physician Office Visits to treat Illness or Injury</b>	\$20 Copay per visit. Deductible does not apply.	50% Coinsurance after Deductible.
<b>Specialist Office Visit</b>	\$20 Copay per visit. Deductible does not apply.	50% Coinsurance after Deductible.
<b>Emergency Office Visit</b>	\$20 Copay per visit. Deductible does not apply.	50% Coinsurance after Deductible.
<b>Eye Exam Office Visit</b>	\$20 Copay per visit. Deductible does not apply.	50% Coinsurance after Deductible.
<b>Allergy Treatment</b>	100% Coinsurance after Deductible.	50% Coinsurance after Deductible.
<b>Chemotherapy</b>	100% Coinsurance after Deductible.	50% Coinsurance after Deductible.
<b>Transplantation</b>	100% Coinsurance after Deductible.	50% Coinsurance after Deductible.
<b>Other</b>	\$20 Copay per visit. Deductible does not apply.	50% Coinsurance after Deductible.

**Summary of Benefits and Coverage: What This Plan Covers & What You Pay for Covered Services**

Health Alliance Plan

**Important Questions and Answers**

**What is the overall deductible?**  
\$250 individual / \$500 family

**Are there services covered before you meet your deductible?**  
Yes, the following services are covered before you meet the deductible: Preventive services, Vision (including Pharmacy)

**Are there other deductibles for specific services?**  
No.

**What is the out-of-pocket limit for this plan?**  
\$250 individual / \$500 family

**What is not included in the out-of-pocket limit?**  
Copay, copayment, balance billing charges, and healthcare this plan doesn't cover.

**Will you pay less if you use a network provider?**  
Yes. See [www.hap.org](http://www.hap.org) or call 1-800-422-4641 for a list of network providers.

**Do you need a referral to see a specialist?**  
Yes.

**Why This Matters:**

Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductibles expenses paid by all family members meets the overall family deductible.

This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

You don't have to meet deductibles for specific services.

The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.

Even though you pay these expenses, they don't count toward the out-of-pocket limit.

This plan uses a provider network. You will pay less if you use a provider in the plan network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what you plan pays (called a bill). To assess your network provider might use a list of network providers for some services (such as doctors). Check with your provider before you get services.

Written materials are not required for specialist visits within the member's assigned network for selected services. Referrals or oral approvals are required in other instances. Further information on the referral process can be found at [www.hap.org](http://www.hap.org).

# Lessons Learned

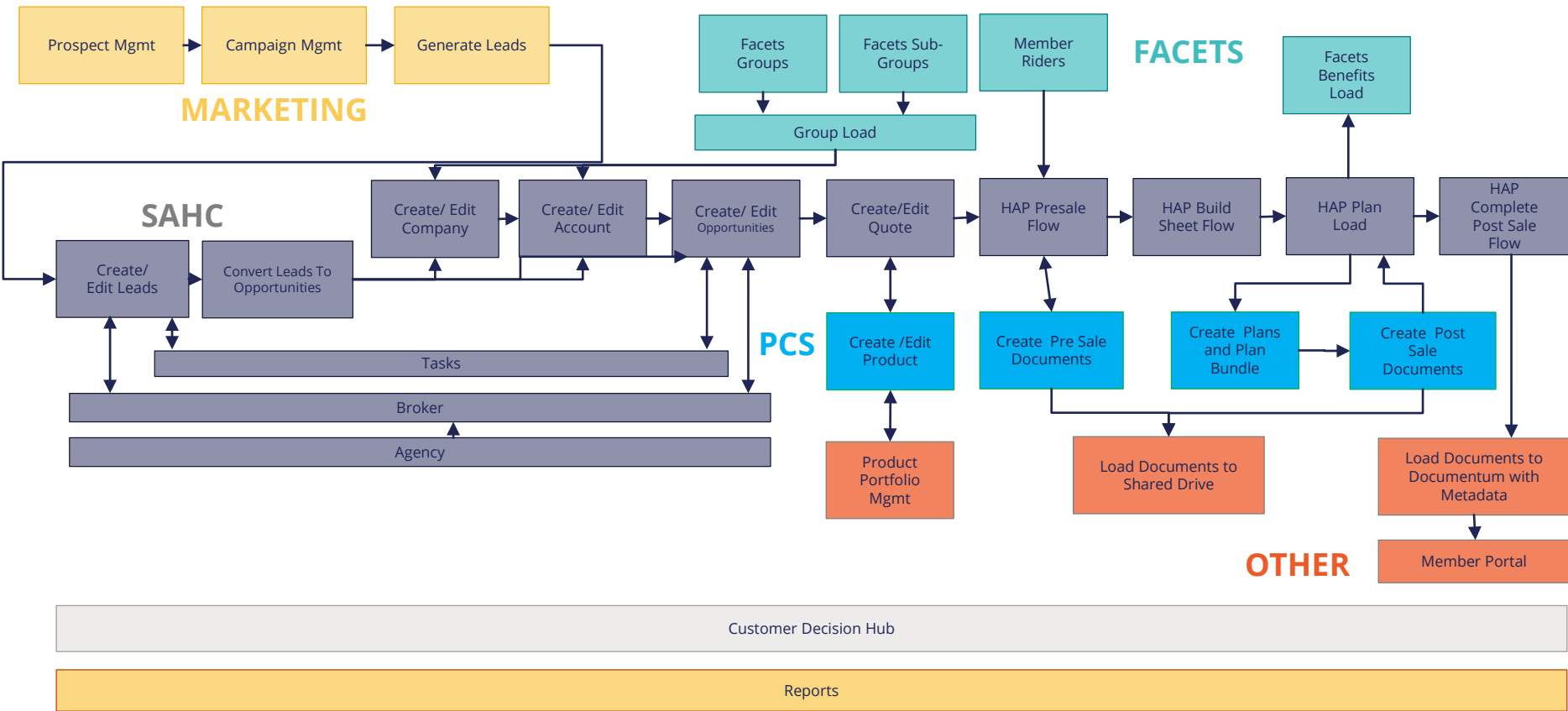
- **Functional / Business**

- Integration across all business units (different views and vernacular)
  - Decision making
  - Knowledge sharing
  - Level set expectations with senior leaders (multi-year program)
- Resources
  - Roles and responsibilities
  - Skill Set (database structure and understanding rules of engagement)
- Product conversion
  - Understand how product attributes impact product structure (end to end)

- **Technical**

- Product/Plan Functionality
- Align with the PEGA development plans
  - SBCs
  - Printing/Reporting
- Channel and Platform integration

# Future State Architecture



# Questions & Answers / Contact Information

Thank you !!!



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Build for Change<sup>®</sup>