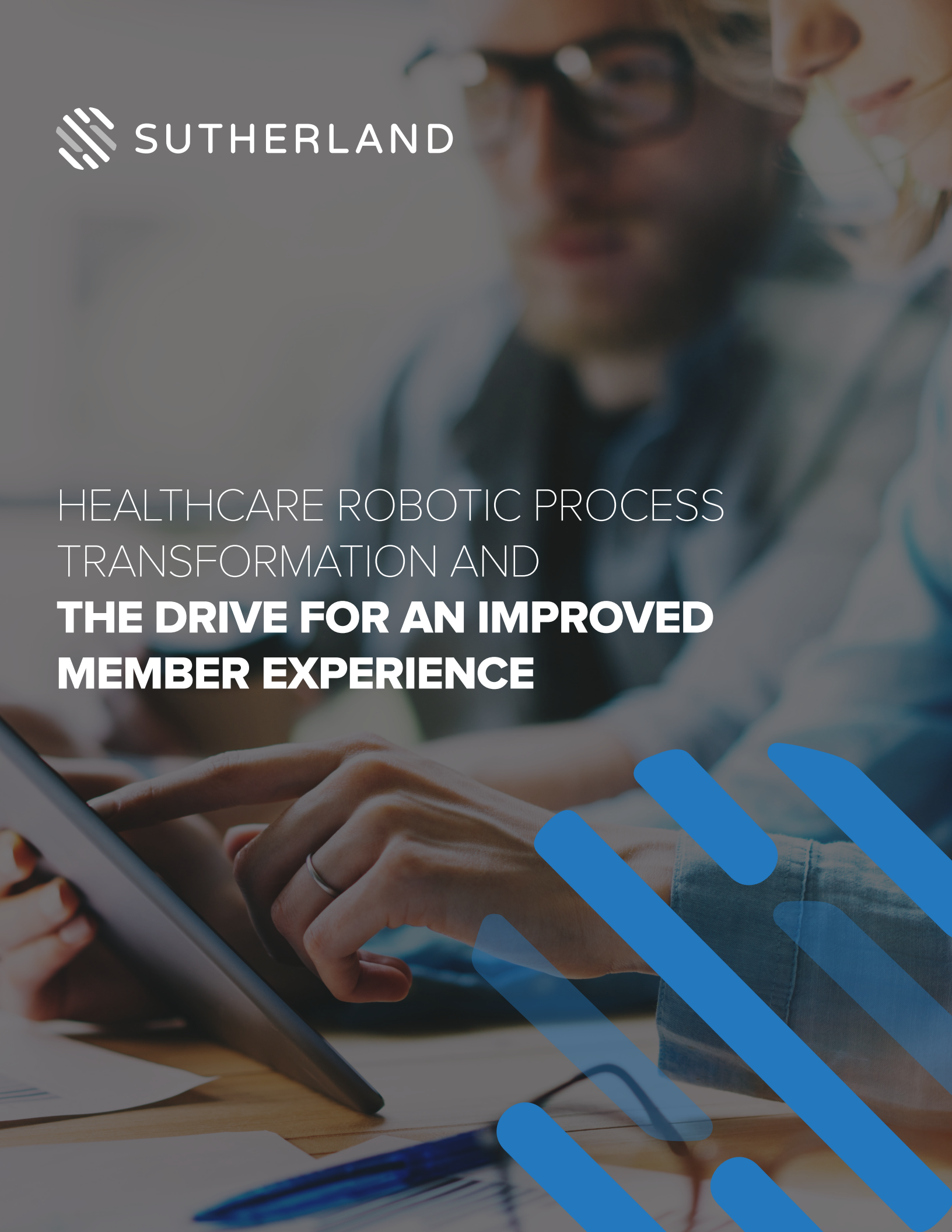

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HEALTHCARE ROBOTIC PROCESS TRANSFORMATION AND **THE DRIVE FOR AN IMPROVED MEMBER EXPERIENCE**

Imagine a process improvement that increases productivity not by 10%, or 50%, but 1,000% or more. Envision reducing cycle times by days or weeks, and slashing operations costs by at least 45%. Picture boosting member satisfaction by 18% practically overnight. Health plan executives are faced with the need to please increasingly demanding stakeholders and tech-savvy members while reducing the cost of operations. That's why more and more health plans are leveraging the power of robotic process automation (RPA).

"Robots," in this context are software routines that can be programmed to use enterprise applications to gather, read/understand, react to, and execute new data entry activity according to business rules. Robots behave just like a well-trained employee. From the data center's perspective, each robotic routine appears to be hyper-fast user, performing keyboard and mouse-driven tasks, 24/7 with zero errors.

The concept of "robots" in an industry that relies on member satisfaction and the "human touch" may send shivers down some spines. However, RPA is ideal for many processes, particularly labor-intensive ones such as gathering claims and member information from multiple applications, managing provider data, and dual data entry. RPA is a transformative process that brings together human and virtual agents with members during each process, providing a faster, more effective, and higher-quality member experience. Any rules-based, repetitive process that draws on or feeds information to multiple data systems may benefit from the relentless accuracy of a tireless robot.

RPA yields much more than cost and productivity benefits. It provides a transformative and competitive edge in member service.

Why Robotics May Be the Next Healthcare Revolution

RPA is a software platform that integrates with any IT application or website to perform complex rules-based work. That means it can interface neatly with existing systems, whether they are based on Java, .Net, Citrix, web, mainframe, or SAP. Even better, it navigates through the user interface of an application in the same way a human would. RPA reproduces human decision making and data entry using a virtual keyboard and mouse, controlling applications through the existing commands of whatever legacy systems are already in place. They become tireless virtual employees working alongside humans who handle tasks that robots can't.

That partnership, in fact, is why RPA makes eminent sense for a variety of health plans. Many health plans have complex systems with diverse language and regulatory requirements, and an absolute need for data security, accuracy, risk mitigation, regulatory compliance, and processing efficiency.

Though the trend toward artificial intelligence and robots that learn from each interaction is receiving a lot of buzz, current capabilities in this regard do not eliminate the need for human oversight and intelligence. For the most part, executives do not want robotic agents to decide how best to process an item; they want clearly defined and controlled procedures with tolerances and business exceptions, and experienced team members handling those exceptions.

And . . . they want lower service costs, greater accuracy, and faster cycle times.

So, how can RPA be leveraged to attain these benefits without sacrificing member trust? Here are six ways.

1. Use Robots to Focus on Your Members

Today's members expect instant answers, personalized service and convenient access from anywhere. If something goes wrong, they want a "real" person to handle their issue, and they don't want to wait days for someone to work through the backlog to get to it.

RPA solves many of these issues, first through its ability to link disparate applications into one transparent system, and then by eliminating human error. A task that might take a fully trained human ten minutes to accomplish may

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GET READY TO GROW

take a robot one or two—or less—and the robot never forgets to send an acknowledgement to the member, the sales representative, accounting and any other department that requires the information. Thus, the all-important initial member experience is accomplished quickly, smoothly and with satisfying assurance of equally good service to come.

Of greater importance, it frees the staff that had handled such processes manually to more highly valued work that requires complex interpretation, decision-making, discretion and personalized member interaction (best done by humans)—which is so appreciated by members.

Anywhere between three and twenty FTEs can be automated by a single robot. This depends on the speed of the systems, the complexity of the process and the hours the robot will run. Thus, RPA can bring competitive advantage to savvy adopters by enhancing the member experience through the speed, 24/7 responsiveness, convenience and accuracy of RPA.

An RPA success story for health plans: Health plans have started to leverage automation in back-office services like claims administration and provider data management. This has enabled them to reallocate existing resources to front-end member facing services to create better, more memorable experiences.

2. Harness Robotic Efficiency to Human Intuition

Per the Institute for Robotic Process Automation (IRPA) out of every 100 steps, a human is likely to make 10 errors, even when carrying out somewhat redundant work. Most employees hate repetitive, boring tasks; the more bored they are, the likelier they are to make mistakes or to look for another job. This contributes directly to two of the biggest challenges facing health plan executives today: quality control issues and finding qualified staff to do the work. A robot requires no training curve, doesn't get bored and cannot make a mistake; it simply follows the established rules, and does it the same way every time, flagging exceptions for human eyes to examine further.

On the other hand, there is no substitute for human intelligence in analyzing data and determining the proper action for exceptions to established processes. Well-defined RPA systems not only automate routine tasks, they also gather and store all that information in ways previously impossible or too cumbersome for timely, detailed analysis. Now, data can be combined with analytic tools to continuously improve the member

> “Anywhere between three and twenty FTE s can be automated by a single robot.”

experience and inspire lifelong loyalty. Experienced personnel can analyze trends, anticipate member needs, spot process bottlenecks, head off fraud and establish policies that quickly route questions to the proper group for fast resolution.

An RPA success story for health plans: Health plans have mountains of data through their claims databases but still lack some key insights. Health plans are using RPA to gather, store, and perform quality control, and then are deploying their analytics platforms on top of this data to find real, actionable insights.

3. Improved Employee Satisfaction

While one may be concerned that robots are here to replace humans, this is simply a myth. Humans are needed to enable artificial intelligence. These technologies are not independent from humans and are not able to reproduce the higher-level thinking of which humans are capable.

RPA allows employees to increase their productivity by improving their efficiency. Freeing staff to tackle more challenging work makes much better use of human intuition and insight while helping employees grow their skills—a much more satisfying long-term career outlook than spending every day keying the same data into the same fields over and over.

An RPA success story for health plans: By automating their boring and repetitive tasks, health plans are empowering their contact center agents and back-end operations employees with the ability focus on their real challenges, like helping a member better understand their health options or investigating a pending claim.

4. Improved Member Satisfaction Too

RPA works best where the underlying processes are rules-based, repetitive and frequent. In the health insurance industry for example, RPA can help with claim processing, enrollment, new policy creation and renewals, premium billings, credentialing, contract loading, as well as regulatory reporting.

In addition, RPA quickly scales up or down to accommodate seasonal peaks or unexpected market downturns, often obviating the need to hire, train or lay off staff. Robots can be “onboarded” as they come online by the dozens or thousands, and never lose their skills during dormant periods. Refresher training consists of a simple update of the business rules.

The modern world moves at speeds unimaginable even ten years ago. When RPA is implemented, paperwork submitted from around the world remains in perpetual motion, no longer slowed down by holidays, seasonal pressures, the weather or other unforeseen issues.

An RPA success story for health plans: Health plans that have automated redundant front and back-office processes have given their members more timely and accurate access to their information, especially when it comes to claims status and accurate provider directories. Implementing this quickly has helped health plans reduce the number of redundant, frustrating, and unnecessary calls from their members.

5. Drive Improvement Without IT Disruption

Because RPA is capable of seamlessly linking to existing systems, deploying automation can take as little as four weeks for simpler processes, and produce return on investment quickly, usually within a single year. There are no hard-and-fast rules as to which parts of an industry process model will suit robotics, but RPA returns the highest benefit when there is:

- A processing environment with interfaces between different systems that require some exchange of data, possibly with some rules-based variation in the process steps required
- An environment that requires consolidating information from multiple systems where writing an interface for a data warehouse solution is too time consuming, costly or is not justified based on the expected lifecycle of one or more of the systems
- A process where data needs to be validated using an external source (probably online)

> “Companies can put more resources into understanding customer needs and expectations, which in turn leads to market innovations that produce highly satisfied, loyal customers.”

A process where data must be pulled from multiple systems/sites and made available to an agent in a consolidated form (e.g., claims, payroll processing, collections, order management)

A process that is high-volume, workflow enabled, labor intensive and input is digital

Low-volume processes with unstructured inputs such as voice, letters, or faxes and that require human judgment for handling each case are unsuited to RPA. However, RPA can be instrumental in solving multi-system complexity and diversity in systems that are poorly or not yet integrated, but which must meet industry compliance or servicing demands Being system agnostic, RPA requires no elaborate technology upgrades or heavy IT intervention, just a good platform for accessing data, monitoring the robotics, and passing work between people and robots. A good business process transformation provider experienced with RPA will have a team that works with operations staff to establish business rules and monitor systems 24/7, making changes as required to accommodate unforeseen circumstances, updates and more.

A keen focus on the member experience enables better outcomes in RPA deployments. All processes should be analyzed and redesigned to provide an excellent member experience at the lowest cost with the greatest efficiency. One proven methodology for deploying RPA uses an A3 approach:

Assess, Automate and Accelerate.

Step 1: Assess the Landscape

Understand the "As Is"

Design robotics subjectivity tables and decision matrixes

Create a technology-enabled manual process design

Create business requirement documents (BRDs) for automation and platform development

Step 2: Automate the Exceptions

Automated decisions and governances expose exceptions in processes, data and native tools

Exception data is analyzed to provide and prioritize process improvement and exception automation opportunities

Step 3: Accelerate the Process

Establish platform-enabled prioritization of tasks that bring accuracy, repeatability and efficiency to the process

Create a single, common user interface to reduce inefficient 'swivel seating'

Institute Six Sigma Lean management

Once suitable processes are identified, implementation teams can leverage the operations know-how of existing process teams to write the business rules, test and refine the new robots, and ensure that each stage of the process is complete before an application or claim moves to the next.

The increased accuracy provided by RPA leads directly to higher member satisfaction. An RPA success story for health plans: RPA has been quickly implemented on top of existing health plan claims systems and databases with no disruption to existing practices.

6. Improve Governance and Compliance

In addition to lower costs and greater efficiency in core functions, RPA also drives better compliance, audits, governance and security. Robotic processing necessarily documents every transaction and all the rules pertaining to it, providing transparency to auditors and consistency to analytics. It also facilitates timely reporting to managers and executives at all levels. Its built-in workflows not only enhance processing efficiency by enforcing rules and routing tasks to appropriate agents; it also safeguards data from unauthorized human eyes and provides detailed audit trails regarding data access and flow.

Because the number and functionality of robots within the processing environment is so flexible, RPA can be used to adapt automated processes to local regulations and customs, extending their reach into formerly difficult locales without degrading control structures.

> "RPA is a transformative process that brings together human and virtual agents with members during each process, providing a faster, more effective, and higher-quality member experience"

An RPA success story for health plans: Health plans around the country are using RPA to ensure the accuracy and timeliness of their provider directories. This has helped them avoid potential fines for inaccurate databases, while lowering their operational costs through RPA.

Get Ready to Grow

RPA is a solution whose time has come. The "do more with less" mentality that drives so many business decisions has brought automation to the forefront of consideration when enterprises evaluate solutions for process improvement. Executives seeking innovative solutions that deliver the highest value and return on investment are increasingly looking for expertise in robotics and analytics from process transformation providers, viewing these two solution areas as critical drivers of expansion.

Slashing costs is only one of the benefits RPA delivers. Freeing FTEs to higher value work enables insurers to service more members, dig into analytics that help drive more informed business decisions, and staff business projects that have been on hold for years for lack of personnel. Health plans can put more resources into understanding member needs and expectations, which in turn leads to market innovations that produce highly satisfied, loyal members.

Growth, therefore, is a definitive byproduct of RPA, through the steady, long-term improvement of the member experience that burnishes a health plan's brand and continuously expands its member base. RPA is the ultimate bridge between technological efficiency and the human insight that members crave.

> "Assess, Automate, and Accelerate."

Is your organization ready for a new model of process transformation that puts exceptional customer experiences first? For more information on how we can help you transform your process to optimize the customer experience, please visit us at www.sutherlandglobal.com, email us at sales@sutherlandglobal.com, or call 800-388-4557 ext.6123.

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