



IM Manager: Workers Comp Claim Processing Administrator

IM Manager: Workers Comp Claim Processing Administrator is a 'workflow' driven <claims management> system for <health insurance> companies.

What is workflow? Workflow is concerned with the automation of procedures where documents, information or tasks are passed between participants according to a defined set of rules to achieve, or contribute to, an overall business goal. A Workflow Management System is one that provides procedural automation of a business process by managing the sequence of work activities and invocation of appropriate human and/or IT resources associated with the various activity steps.

Rule-based workflows facilitate more disciplined <claims processing> with embedded control and tracking of work items in support of the company's business process.

Embedding robust, process oriented components within Web-based applications speeds the time-to-market and lowers the cost of ownership.

Role-based processes mean that users only see those tasks that require their involvement.

IM Solution

Many people notice something special when they see IM Manager. It does not look like any other application found on the web today. It is in fact one of the newest generations of Web applications utilizing the latest java-based technologies. Even though it looks like a normal Windows program, it runs through a web browser and all data and analyses run via the Internet. Because it exists on the Web, the most current version is always available, but it is never installed on the computer. Users can access the application from anywhere – in the office, at home, anywhere where there is a connection to the internet, and the data is always up to date.

Instant Messaging

Real-time messages can be sent from one user to any other in the system. This is much like email but faster. Messages can be either very general or associated with a specific project or task.

Workers comp is a compromise: Benefits are paid regardless of who is to blame for the accident or injury. This "no-fault" status is key to workers comp — the employer does not admit liability for the injury or illness, and the employee recoups workers comp benefits without having to sue. There's no room for horseplay, drunken stumbling, or illegal drugs, though — if any of those lead to an injury, workers comp insurance won't pay. The same goes for self-inflicted injuries, and for injuries incurred while a worker is off the job, committing a crime, or violating company policy.

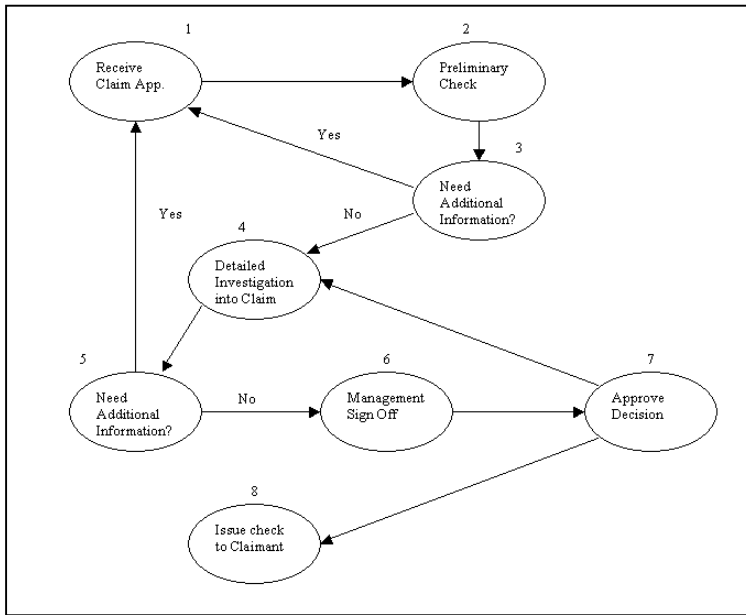
Insurance carriers and self-insured employers are key stakeholders in the worker's compensation program. They have the primary responsibility for the administration of worker's compensation claims for injured workers. This includes the responsibility to make payments that are due to workers promptly and accurately. Further, the responsibilities include interfacing with the Worker's Compensation Division by sending required reports and by replying promptly to all correspondence.

Online insurance sales could exceed \$13 billion by 2004. Today, more than half of all online insurance customers say they would like to file claims over the Internet.

To meet this growing demand, insurance companies need financial service applications that deliver strategic functionality in areas like validation, claims processing, and underwriting.

IM Manager: Workers Comp Claim Processing Administrator is a tool, which supports groups/teams of people working together to process Workers Compensation claims more easily and efficiently. The application deals with all aspects of the claim process (see Figure 2) from the receipt of the claim to the sign off on the claim by a manager. Each user of the system sees only tasks that they are required to perform. Tasks can be assigned a status and a priority. When a user has completed their particular tasks then they can mark the status of their task as closed. Instant messages can be used to inform users of the status of different claims currently under investigation.

Figure 1: Workers Comp Claim Processing Administrator in use



Consider *Figure 2* for the process used to determine whether Claimants are eligible for reimbursement.

1. Company receives WC Claim form.
2. Some preliminary processing is completed ensuring all documentation and required information is available.
3. If all information is available, further processing will take place otherwise the claim will be returned to the Claimant requesting more information.
4. The Claim comes under detailed scrutiny and investigation.
5. If further information is requested the Claim is returned to the claimant otherwise it is forwarded to Management with recommendation.
6. Management makes the final decision based on findings and information available.
7. If Management does not agree then further investigation is required otherwise the Claim is approved and a check is issued to the Claimant.

Figure2: Workers Comp Claim Process

Instant Messages

Instant Messages can be sent between users of the system. These are similar to email messages but they are sent in real time. The system indicates which Users in a group are currently logged on to the system. Messages can also be sent to users who are not online. Messages can be specific to a particular project as in *Figure 3*, task or they can be general messages

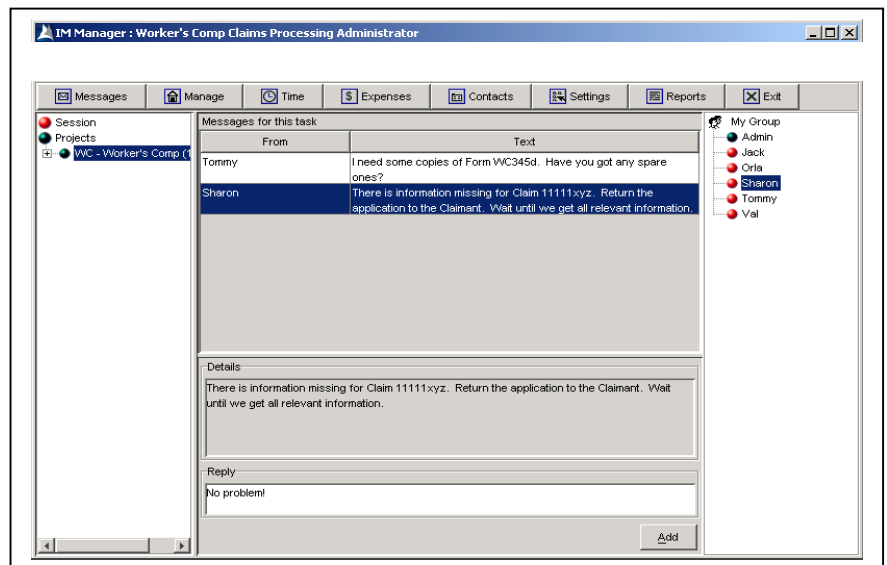


Figure 3: Instant Messaging.



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