

PLOT POINTS

By Nick Rockwell



Beyond the integration buzz

IF “CLAIM INTEGRATION” was a social media topic, it would be trending right now. Integration is becoming increasingly common and is creating a lot of buzz in claims practices these days. According to recent Eastbridge Consulting Group research, a majority of carriers offer some type of claim integration service between medical, traditional group and voluntary product lines.

But integration is far from the only—or even the most important—capability you need to look for.

FILING METHODS AND TURN-TIMES

Making it easy to submit a claim and paying claims quickly are two of the most important components of excellent customer service. All the carriers we surveyed offer multiple ways to file a voluntary claim. Paper and fax are universal methods, but most also offer online, email and phone submission. Unlike other financial services industries, mobile apps for claims submission in the voluntary space are still uncommon, but likely to grow.

More good news: Most carriers consistently pay claims quickly, resolving at least 80% within 10 days. Of course, this can vary by product and how complete the information is when first submitted.

COMMUNICATION AND TRACKING

Areas with the greatest disparity between carriers—and possibly between carrier and client expectations—involve communication and claim tracking. These areas are also the most likely to trigger problems, causing unnecessary employee questions that ultimately land on your plate and negatively affect customer satisfaction. That means it's

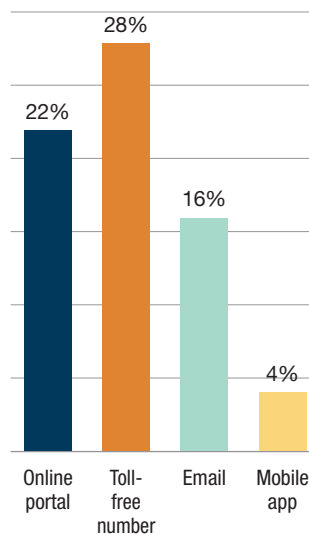
important for you to ask questions and understand the capabilities of your carrier partners, including how employees are notified of claim receipt; how claims are tracked; and phone call answer times.

STAY FOCUSED ON THE BASICS

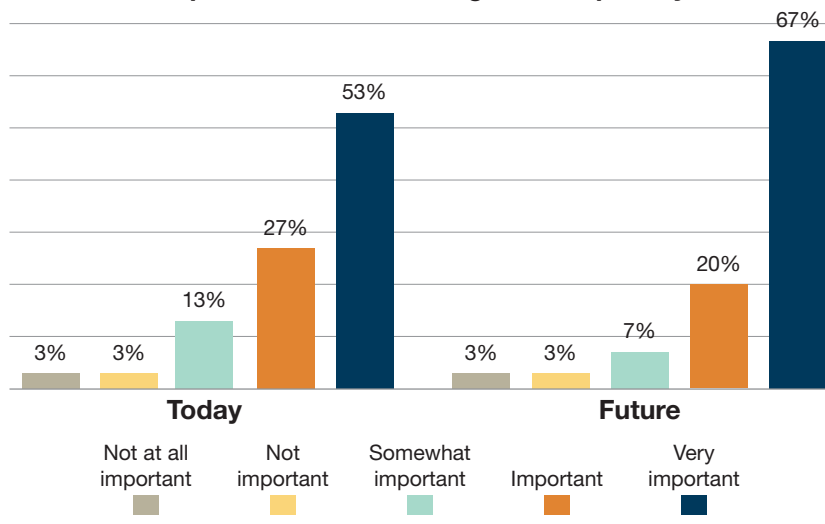
Our research shows carriers are highly aware of the importance of these issues. The biggest concerns they face in the future stem from increased customer expectations for faster turnaround times as well as easy-to-use, technologically driven customer service capabilities.

While carriers also say they're prioritizing claim integration, it's important for you to stay focused on the basics and the bigger picture of claims and customer service. Understanding what level of communication you, your clients and their employees will experience is a key driver of the overall longevity of your cases.

Claims status tracking methods
Number of carriers offering each option



Importance of claim integration capability



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