



HCF health insurance required an automated member claim solution.

We delivered it.

## SNAPSHOT

### Flexibility

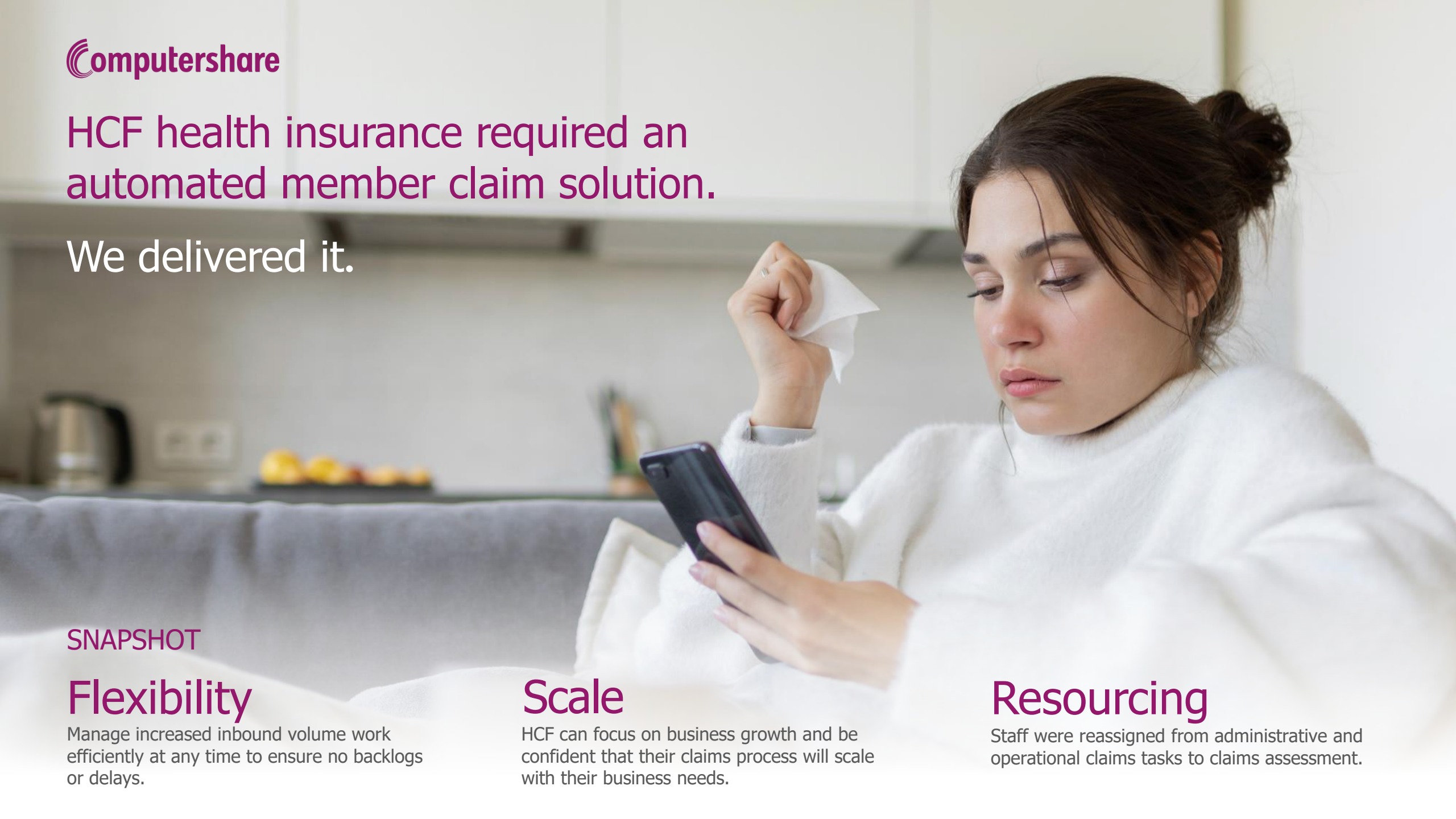
Manage increased inbound volume work efficiently at any time to ensure no backlogs or delays.

### Scale

HCF can focus on business growth and be confident that their claims process will scale with their business needs.

### Resourcing

Staff were reassigned from administrative and operational claims tasks to claims assessment.



## 1. Problem

HCF is Australia's largest not-for-profit health fund with 1.8 million members. Since 1932, HCF has focused on what matters, putting the health and well-being of its members first.

To provide its members with an enhanced claims experience, HCF sought to improve its claims process by implementing an automated solution to process claims faster, keep up with peak demand, and allow the business to continue its strong growth trajectory.

While the existing claims process functioned well, it required employees to perform the operational and administrative tasks of receipting physical mail, scanning, and the manual keying and verifying of OCR. This administrative activity required claims staff to spend additional time and effort in addition to performing their roles of claims assessment.

Performing these tasks in-house also required HCF to purchase, house, and maintain scanning equipment and OCR software licenses which were not a core focus or function of the business.

HCF partnered with Computershare because of our experience and understanding of the highly regulated private health insurance claims process and our ability to deliver a solution that scaled with their business while continuing to meet service level and member commitments.

**In Operations management, proven consistency and reliability are key attributes we need from our partners.**

**We've been working with Computershare for the past 3 years and it's pleasing to see all service level targets being met.**

Bryant Da Silva, Head of Claims Operations, HCF

## 2. Solution

Computershare's Automated Health Claims (AHC) solution automated document scanning and data extraction components of HCF's claims process and reduced operational inefficiencies.

AHC utilises the private health insurance intellectual property housed within Computershare's inbound communication processing platform, coupled with a specific private health insurance fund's intellectual property and requirements - in this case, HCF.

Incoming claims are submitted by HCF members via physical or digital channels (mobile app) or by medical providers and hospitals. In addition, clearance certificates and branch collateral are also received and processed.

Upon ingestion into Computershare's inbound communication processing platform:

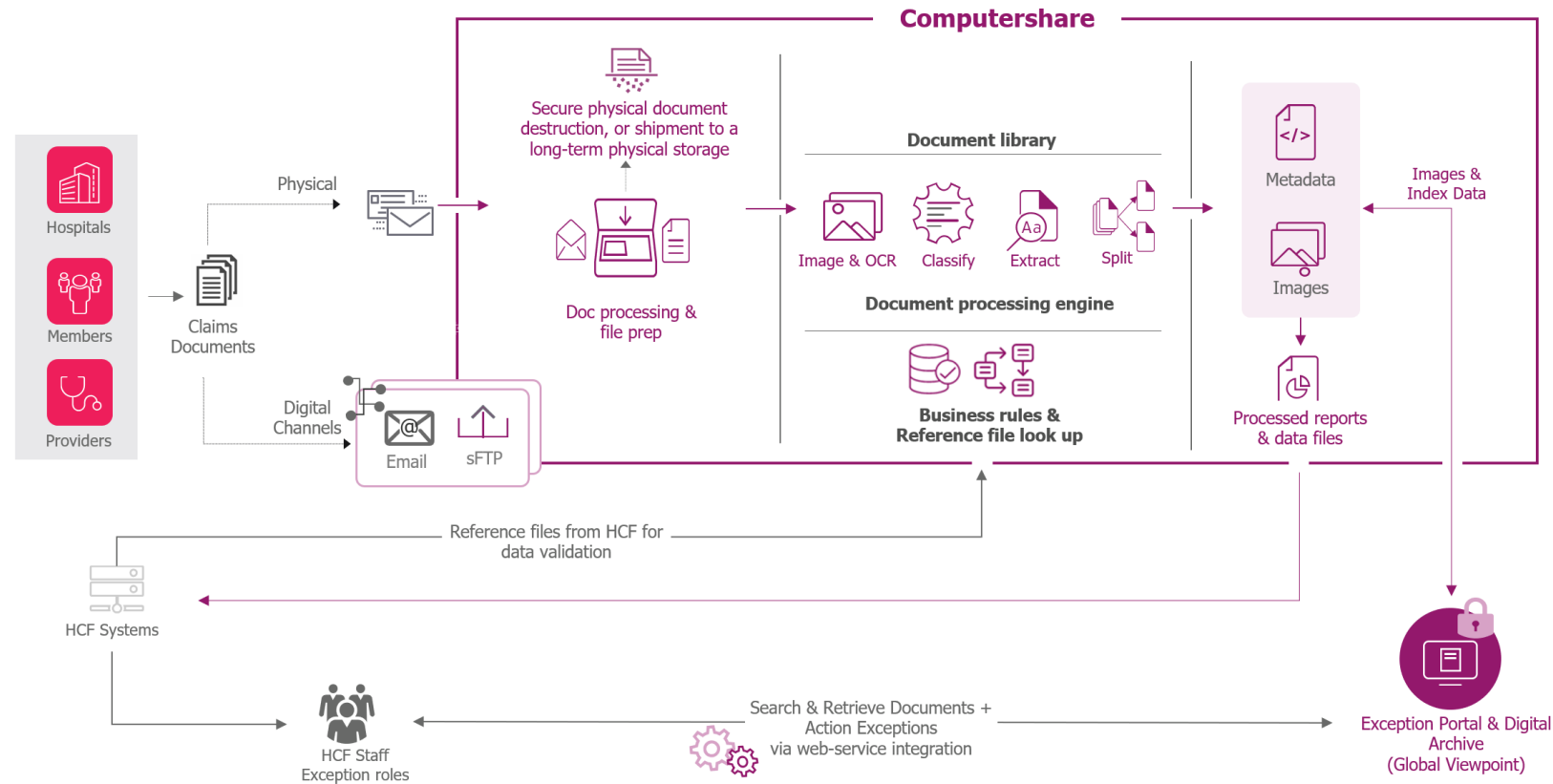
- › All incoming claims and communications are classified, and the required OCR data extraction occurs.
- › Extracted values utilise HCF-issued and industry reference files for verification and augmentation along with algorithmic validation and business rule logic application.
- › Where classification, OCR data extraction, or validation does not meet AHC confidence thresholds, the communication is presented to a team of Computershare claims processing operators for verification.
- › The output generated from processing the incoming communications is packaged in a format and structure suitable for automated ingestion into HCF's claims-assessing business systems.
- › AHC outputs the images and associated index meta-data for communications processed into Computershare's digital archive (Global Viewpoint). Global Viewpoint is accessible to HCF's staff and allows them to search and retrieve claims-based documents and communications. Global Viewpoint also provides an easy to use interface for authorised HCF staff to action exceptions associated with claims.

**I appreciate the professional partnership with Computershare, where our shared values drive us to achieve mutual benefits and make the most for our members.**

Ryan Chen, Claims Support Manager, HCF



## 2. Solution - HCF Automated Claims Processing



## 3. Results

Computershare’s AHC solution effectively identifies and validates documents received, ultimately reducing HCF’s FTE allocation required to process documents, significantly reduce manual effort, and improve quality and productivity.

- › Increased quality control and a streamlined workflow that enables downstream automation.
- › Computershare’s AHC solution is designed and built to provide flexibility and scalability in both resource and technology to effectively manage surges in inbound volume work ensuring on time document processing.
- › Enabled staff to refocus on their roles as claims assessors rather than handling administrative and operational tasks.
- › Removed the need to train new staff in administrative tasks.
- › Provided a clear source of truth regarding claims data extraction business rules and logic.
- › Provides an enterprise digital archive, facilitating self-service search and retrieval of documents based on specific search criteria.

The AHC solution undergoes continuous improvement and transformation in alignment with evolving industry, member, and technological demands. This ensures it continues to deliver results and HCF receives a solution that evolves with their needs.

“Computershare’s tech team are knowledgeable and provide information on how they can best support us. They provide timely updates and every staff member I have had interactions with have been friendly, accommodating, and punctual with requests made.”  
Anez Narayan, Business Improvement Specialist, HCF