

AMERICAN MEDICAL SECURITY

Technology consolidation reduces maintenance costs by 66 percent



ESSENTIALS

- Technology consolidation cuts maintenance costs by 66 percent
- Shared content reduces time to market for contracts
- High-quality, reliable solutions translate to long-lasting customer relationships

BUSINESS OVERVIEW

Technology delivers an essential competitive edge, especially in highly competitive markets like insurance. To keep its technology advantage, American Medical Security (AMS), a wholly owned subsidiary of PacifiCare Health Systems offering medical, dental, term life, and short-term disability insurance in 33 states, conducts regular reviews of all of its critical technologies. For the past decade, and through its review process, AMS has selected EMC® Document Sciences® to streamline policy generation. Most recently, the EMC Document Sciences xPression® solution was chosen after a rigorous review.

CHALLENGES

AMS needed a single content publishing solution for its entire gamut of customer communications, including policies, statements, and correspondence.

“Our contract with EMC Document Sciences was up for renewal and, as we do periodically, we went to market seeking the best single platform solution for policy generation and other documents,” said Pete Dallman, systems analyst at AMS.

EMC SOLUTION

“After a detailed RFP process and a review of about 15 vendors,” Dallman said, “we again selected EMC Document Sciences, because xPression was the only solution that met all our needs.”

In addition to offering AMS the policy generation functionality it needed, xPression also met the insurer’s requirement for a solution that generates both statements and policyholder correspondence. Previously AMS used two separate software packages, each of which carried a maintenance cost. “By consolidating policy, statement, and letter creation tasks on the single xPression platform, we will, when the solution is fully implemented, be able to cut overhead maintenance costs by 66 percent,” Dallman said.

The versatility of xPression enables AMS to achieve the same high degree of automation in both statement and letter generation as it has achieved in policy generation. “Depending on the statement type, xPression automatically brings in the right data from the right database and places it in the right place in a formatted statement, saving us time and keeping costs to a minimum,” Dallman said.

AMS relied on a UNIX-based content archival system and required a content creation solution to seamlessly interface with its back-end system. “Of the solutions that made our final cut, only xPression supported the UNIX operating system,” Dallman said.

Another key benefit was the xPression end-user interface. xPression’s interface uses Microsoft Word as its authoring tool. The differentiating factor for AMS was xPression’s greater flexibility, enabling AMS to override certain Word functionality that otherwise would not have been easily done.

Business profile

American Medical Security

Provider of medical, dental, term life, and short-term disability insurance in 33 states

Industry

Health insurance

Geographies

Based in Green Bay, Wisconsin

Business solution

Customer communications management

EMC products

EMC Document Sciences xPression

“xPression easily allows documents to start with any page number or to restart page numbering at the beginning of new sections,” Dallman said. “These may appear to be small things, but in the context of the number of documents we produce, every edge means faster completion and faster time to market. Additionally, xPression was the only publishing solution that enabled a pick list of documents to be included automatically with a content package that comprises several individual elements.”

xPression made it easier for AMS to customize policies with a matrix infrastructure for policy creation. Rather than creating policies as disparate documents, they are assembled from shared content building blocks. As a result, individual sections or paragraphs can be changed to meet the varying requirements of individual states or to adjust to changing market requirements.

Equally beneficial is the fact that each content block can be associated with rules that govern when and where it is to be included in the document. “With its rules-based engine, xPression empowers us to automatically create customized policies for different states, different markets, and different types of policies,” Dallman said. Instead of submitting an 80-page policy, AMS now submits only pertinent sections to state insurance commissioners, simplifying compliance approvals and accelerating policy issuance.

“We have stayed with EMC Document Sciences all of these years,” Dallman explained, “because time and time again it provides reliable, well-supported solutions that streamline our business operations and improve our competitive edge. EMC Document Sciences understands the insurance industry and builds rules and features into its products that reflect that understanding. And the solution takes a similar approach to letter creation, also allowing us to add free-form text when needed, as well as spell checking that text.”

SUMMARY

Over the past decade, AMS has selected EMC Document Sciences to streamline its policy generation. Most recently, EMC Document Sciences was selected by AMS for its xPression solution, which consolidated the insurer’s policies, statements, and correspondences into one communication management solution.

ABOUT EMC

EMC Corporation (NYSE: EMC) is the world’s leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC’s products and services can be found at www.EMC.com.

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