

Bringing Providers Together: Players vs Spectators


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Welcome and Agenda

- Basics: who what where when why and how? The investments made to start the Working Group
 - Reality today
 - Vision for the future
 - What we need from all of you
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When We Started

- December 2002
 - Recognition that the underwriting service providers needed to come together to bring expertise to underwriting/risk assessment transactions
 - Deep belief in need to cooperate for good of the industry
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Approach

- Consider all parties and points of view
 - Recognize that everyone will have to make SOME modifications and concessions
 - Build a strong foundation with incremental additions
 - Put into production to validate
 - Keep keen eye on standardized forms efforts.. Replacing paper with data and replacing work processes with transactions
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What have we accomplished?

- Significantly enhanced the TXLife transactions and data model through MRs past three cycles
 - Developed common ordering and status codes across all vendors.
 - Created three tier method for allowing different parties to trigger activities at different levels of granularity
 - Accommodated many different needs for client, requirement and order tracking
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Who's been playing?

Active Working Group Members

● APPS

● CRL

● EMSI

● Hooper Holmes Inc:

Portamedic, Heritage Labs and
MDG UK

● LabOne Inc:

Exam One, Intellisys, Scantech

● Milliman USA

● iiT

● CSC

● Perot Systems

● MIB

● First Colony


● New York Life

● Ingenix






Why does this matter?

- Standardization in business is key to success (“Big Mac” effect)
 - Saves all parties time / money
 - Standards applied across all data elements (requirements, status, results)
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Requirements Ordering

- Categorize requirements within ACORD model.
 - Break requirements down to individual units (exam, specimen collection, specimen testing, EKG)
 - One transaction per applicant
 - Assemble requirements together on back end for traditional ‘combo billing’
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Diagnose

- Developed methods to handle at both case and order level
 - Provide means for indicating providers for potential orders
 - Flexible framework
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Status

- Collect all status codes used by vendors
 - Sort by codes with same meaning
 - Agree on standard code
 - Compare this listing with existing codes within ACORD
 - Add or further define status within model
 - Tiers: Status, Substatus, Status Events
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Status and Results Recipients

- Today's workflows are increasing complex and the need to control access to status and results critical
 - Transactions can hold multiple status and results receiver party information
 - Contact party for problems identified
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Tracking

- Very complex to provide for all parties and all workflows
 - Now provide multiple placeholders for tracking identifiers for case, policy, application/quoteback/, client ids and account numbers
 - Addressed and defined entity recognition
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Results

- Images and data – including laboratory testing results
 - Results fed back in a standardized layout, regardless of who processed the exam order
 - Responsibilities of each entity in chain for status reporting
 - Aggregation into 103 New Business
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Choreography

- Eliminated the black holes
 - Carry all tracking ids forward
 - Defined new workflow– paramed companies will send to labs a 121 order for testing services when collected specimen(s) shipped. This will include lab slip barcode ids, shipping #, and lab code
 - Labs will respond with status transmittal when specimens arrive at lab
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How can we share what we have done?

- The Implementation Guide has been an iterative document that is now undergoing final editing and review. It is a roadmap to the complicated and often misunderstood world of underwriting requirements and the TXLife transactions.
 - We are all available as resources.
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Reality Today

- Clients can code the General Requirements transactions, change only account numbers and client identifiers and send any of us orders, and receive back common status and results transmittals
 - Note: Ingenix will accept 121 for Prescription Profile orders
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Vision for the Future

- Clients can code the transactions, change only account numbers and client identifiers and send any of us orders, and receive back common status and results transmittals
 - Common lab slip- needed to reduce errors and accelerate move from paper to data
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Our Request to You

- Support our MRs this June
 - Provide feedback on Guide
 - Help us drive Standardized Lab Slip and adoption of ACORD Life Forms
 - Implement and adopt standardized transactions and forms!!!
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A public thank you

- To all of our ACORD facilitators - we really do appreciate your guidance.
 - To the Life Steering Committee for their support- heartfelt thanks.
 - To our employers and co-workers: - for their support and patience with us- profound thanks.
 - To our fellow Working Group members- none of this would be possible without you.
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