“What started as a solution for a very specific need has evolved to help our business in ways we never anticipated.”

David Abernathy, Executive Director of Health Insurance Plan Administrators

The Challenge:
- Cut costs, improve quality and accuracy, and shorten turnaround time for producing and distributing enrollment booklets.
- Provide a centralized point of access for updating documents.

The Solution:
- Provide document management services, including customized enrollment kits and integrated, total connectivity.
- Create digital document library for company-wide document access.

The Results:
- Reduced turnaround time for producing and distributing enrollment kits by more than 75%.
- Improved accuracy and quality, enabled one-to-one marketing and lowered costs by nearly 40%.
Health Insurance Plan Administrators, Inc., is a for-profit entity owned by HIP Health Plan of New York, one of the largest not-for-profit health care companies in the United States.

Health Insurance Plan Administrators provides fulfillment services for its parent company, as well as for HIP Health Plan of Florida and other health service organizations. These services include materials ranging from member kits and annual reports to training manuals and sales presentations.

The Challenge

Throughout their respective states, HIP Health Plan of New York provides health coverage to more than 800,000 members, while HIP Health Plan of Florida covers some 220,000. A primary goal of both companies is to grow membership through continuously enhanced customer services.

Among the companies' most important customer contacts are the pre- and post-enrollment booklets and member kits sent to current and prospective policyholders.

For years, production of the booklets cost an average of $5.75 each. In addition to cutting the costs of the booklets, Health Insurance Plan Administrators wanted to improve their quality and reduce the turnaround time of producing and distributing them.

Health Insurance Plan Administrators also wanted to establish an internal Digital Library so its clients' various departments could easily update and revise the various documents included in each booklet or membership kit.

Critical materials needed to look better, work harder.

According to Ava Reinstein, director of Fulfillment Services, her group produces approximately 150,000 kits a month, from two-page letters to large member packages, for HIP Health Plan of Florida.

“Before we were able to get our arms around this project, we used to print lots of material that ended up as waste,” Reinstein said. “Producing the kits was labor-intensive and time-consuming and materials were quickly outdated.”

Reinstein noted that a kit was only as accurate as the person hand-assembling it. During busy enrollment periods, temps often assisted in compiling the materials and information could sometimes be inconsistent with members' expectations.

“Issues of quality control, relevant content and user-friendly materials are important enough in themselves,” Reinstein said. “Add accuracy, compliance and privacy to the mix and it can be pretty serious if a member gets the wrong policy information.”
Quality and technical assurance were a must.

According to Reinstein, the reason Health Insurance Plan Administrators contacted Xerox about print on demand was a combination of two things: the quality of Xerox equipment and the assurance of the technical expertise needed to bring the project to completion.

“It’s one thing to be able to provide the hardware,” she said. “It’s another thing to get it to produce what you want. We found Xerox’s equipment top-notch and their technical expertise amazing.”

The Solution

Following an assessment of needs, Dave Harris, Xerox Enterprise Document Specialist, proposed five different scenarios. Each included varying price points and covered issues such as compatibility problems with other equipment.

Although Health Insurance Plan Administrators initially did not want to discuss the copy center, Xerox put forward the advantages of an integrated print center that connected all their employees with a centralized reproduction department.

“We built credibility by logically showing the facts,” Harris said. “Eventually, we got to the point where we realized we were no longer trying to sell a product, but were structuring a solution.”

Xerox brings the knowledge to make the solution work.

Xerox also provided an Industry Business team that created and managed the complete plan from beginning to end.

The primary application is enrollment kits, which today are personalized to prospective members. In fact, instead of getting the usual collection of disparate, generic materials, prospects actually receive a personalized bound and finished book that might run 150 to 300 pages.

To accomplish this, the Xerox team proposed a mix of hardware and document management software. Included were Xerox DocuTech Production Publishers, a Xerox DocuPrint Production Printer, Bourg® binders and a pair of Xerox NPS MICR printers.

A key component of the solution was Xerox DigiPath software. This powerful digital printing solution enables: effortless hard-copy input; paper and digital document integration; file storage; and remote printing capabilities.

To ensure the smoothest possible operation, three Xerox Business Services experts staff the print production center for Health Insurance Plan Administrators.

One-to-one communications improves customer satisfaction.

According to John B. Jones, Vice President and General Manager of Healthcare for Xerox Global Services, 9 out of 10 consumers want information about their health plan that is personally relevant to them. Integrating this information into a single source makes it easier to locate and reference.

“We built a table from benefit codes for every possible document or type of insurance coverage,” Harris said. “Now, instead of a temp scrutinizing a list of codes and fulfilling an order, data comes from the mainframe, and the Xerox system automatically assembles and personalizes the booklet with the policyholder’s name, address, dependents and other plan-specific information.”
Using DigiPath, generic or static sections of the HIP Health Plan of Florida book are stored on the production printing equipment. A table of contents is logically put together and customized to the customer’s policy. DigiPath resolves all formatting challenges and uses variable merge to marry the customized information with generic content stored in the Digital Library.

“By doing all this electronically, instead of by hand, we’ve raised the level of quality and accuracy considerably,” Reinstein said. “The real creativity that enabled our success was the connectivity we established with the mainframe, network and Internet so no matter where a document is or how it is created, we can easily access it.”

The Results

Today, the Xerox solution allows Health Insurance Plan Administrators to produce up to 5 million impressions per month. The individual cost of booklets has dropped from $5.75 to $3.55 for 38% savings. And, in a stunning change, turnaround time has gone from the traditional two to three weeks to 72 hours.

“The savings is in what you don’t throw away,” said David Abernethy, executive director of Health Insurance Plan Administrators. “Because document changes are digital, updates are a snap and we don’t have a lot of unused inventory sitting on the shelf.”

In another dramatic example, an annual report that once cost HIP Health Plan of Florida $30,000 to produce outside the company now costs only $3,500 through Health Insurance Plan Administrators.

And the surprises keep on coming. In a process that once took seven days—billing printed on three-part paper, which had to be burst, separated and inserted—is now handled in as little as one day for a savings of $45,000 a year.

**Enables faster turnaround and increased accuracy.**

Having started with digitally enabled enrollment booklets, Health Insurance Plan Administrators is now providing 98% of the fulfillment documentation for HIP Health Plan of Florida. This involves every kind of document, including marketing sales kits, internal training manuals, three- and four-part forms, overhead presentations and annual reports.

Meanwhile, the Digital Library enables all fulfillment documents to be updated at any time so policyholders receive the latest information. Improved timeliness and the elimination of errors that occurred when materials were manually collated have resulted in greater customer satisfaction.

“One of the most unexpected benefits from the Xerox solution occurred when policyholders started paying their bills earlier than usual because they were receiving their bills sooner,” Abernethy said. “As a result, HIP Health Plan of Florida got a $1.4 million cash bump that accrued an extra 10 to 14 days interest.”

Abernethy also noted that his group is constantly searching for new projects and more ways to take advantage of the total Xerox solution. “What started as a solution for a very specific need has evolved to help our business in ways we never anticipated,” he said.

For information on the advanced solutions and services that Xerox can provide, call 1-800-ASK-XEROX, ext. FSHC or visit [www.xerox.com/healthinsurance](http://www.xerox.com/healthinsurance) today.