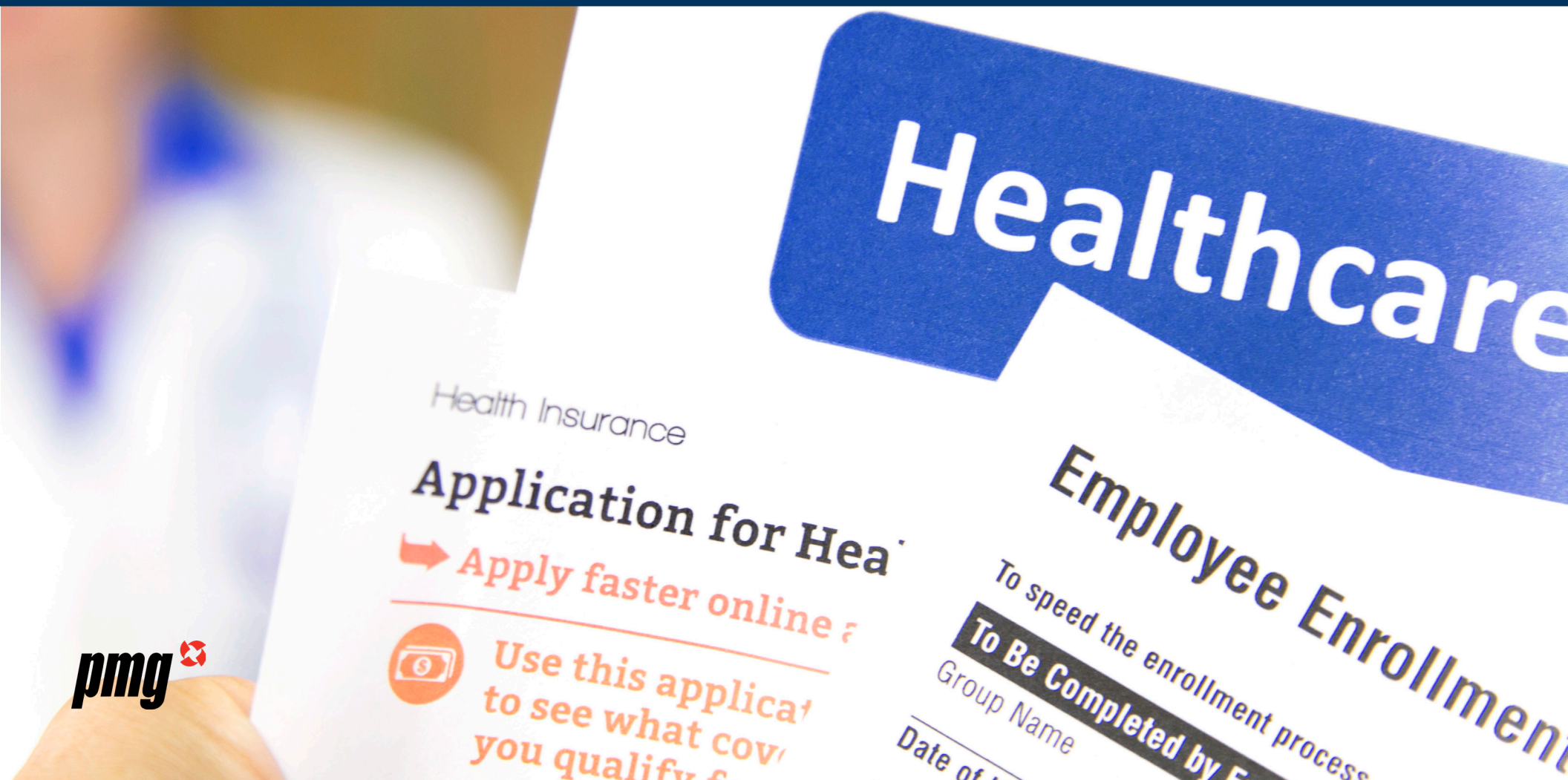


PMG's Data Orchestration Enables Major U.S. Health Insurance Company to Compete in New Market



Challenge: Integrating Disparate Technologies, Workflows and Internal Web Services in a Tight Timeframe

When a large, American health insurance company wanted to service a new marketplace that became available after the Affordable Care Act (ACA) was enacted, it found itself tangled in a web of manual, cumbersome internal processes that needed to be digitized, automated and integrated.

The company, which wanted to grow this market in less than three months' time, desperately needed help selling and provisioning insurance since its multi-step customer onboarding process involved several systems, including older, mainframe technology. Penetrating the targeted market effectively was simply beyond reach without a digital overhaul.

What this organization needed was a partner to help block and tackle this multi-pronged project: someone to provide an improved customer experience and coordinate a long list of processes across disparate technologies. And fast – before missing out on open enrollment for 2019, which started Nov. 1, 2018. It found that partner in PMG, which enabled it to cut customer onboarding cycle time in half.



Lack of Systems Integration Hinders Growth

Since the ACA went into effect in 2010, millions of new clients have flooded the insurance market, and many insurance companies have scrambled to revamp their systems to reach this steady stream of customers. Especially since newer, digitally native insurance companies continue popping up to try and snag their share of the business.

“Our focus was to create an easy, smooth experience for our customers and sales partners,” said an executive of the large, multimillion-dollar insurance company. “Equally important, we needed to catch up with the rest of the marketplace. We were lagging behind our competition, so we needed to move the needle quickly.”

Like many companies undergoing digital transformation, the U.S. insurance provider was trying to leverage both legacy and newer systems, including Robotics Process Automation (RPA), but having difficulties doing so. Therefore, it searched for a solution to help it collect, validate and clean incoming customer data – 75 percent of which was inaccurate or incomplete – to ensure systems’ interoperability with limited manual intervention.



75%

missing or unreliable
incoming customer data

Solution: PMG's Low-Code Platform

The company initially selected a different vendor solution to help streamline the new customer onboarding process. However, the original vendor's business process management (BPM) tool was a cumbersome model that segregated process automation and integration rather than using one unified platform. The insurance company also needed a solution that bypassed the need for IT developers to write new code, and the initial vendor solution could not easily enable business led configuration.

PMG, however, did have such a solution as well as an existing relationship with the insurance company, which included successful systems' orchestration. So, it transitioned the solution design to leverage the PMG platform in September 2018.

The insurance company first partnered with PMG in 2014, when PMG was hired to be its IT service catalog provider – a collection of business and IT-related services. A couple of years later, PMG started providing the company with low-code configurations to put control in the hands of business units and respond much faster to customer needs and feedback – a critical feature in the recent project's success. Given PMG's ability to help automate the insurance company's new customer onboarding experience end to end with minimal activity, and all on one platform, it seemed natural for the companies to partner again.



PMG Orchestrates, Streamlines and Simplifies Multiple Moving Pieces

PMG orchestrated the data flow processes after the collection and validation of data through the solution's customer-facing portal. Specifically, the PMG platform delivered workflow automation with five different web service integrations, including the creation of documents, the collection of electronic signatures, and the initiation and monitoring of RPA.

"The PMG platform enabled us to streamline, automate and coordinate processes through multiple mechanisms – not just web services – while removing the manual processing requirement for everything other than exceptions," the insurance company executive said. **"This allowed us to be open for business 24 hours a day, seven days a week."**

In fact, the insurance provider was able to cut the customer onboarding timeline from two to three weeks in half, which has improved relations with insurance brokers and customers, and enhanced its overall net promoter score. PMG's orchestration allowed the company to offer a digital, self-service, customer onboarding experience, which was implemented in about 10 weeks – a significantly shorter time than the 5 months the original solution was going to take. Furthermore, the cost for PMG to orchestrate this new process was 10 times less than the initial quote.

PMG Implementation:

45%
less time

1/10th
the cost

Product Rollout Successful with PMG's Help

Constantly looking for ways to improve, automate, and compete, the insurance company hopes its new processes continue to improve so it can reach an even wider market during the next open enrollment. And lastly, the organization plans to continue leveraging its partnership with PMG by implementing additional business solutions.

"We would not have been successful in this initiative without PMG," the insurance company executive said. "All of our stakeholders understand the dedication and importance PMG has played. In fact, it felt as if they were part of our internal team and not a third-party vendor participant. **They were truly our partner.**"

50%

reduction in customer
onboarding time



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