Celtic Insurance

For 25 years, Chicago-based Celtic Insurance Company has combined a track record of product innovation and financial stability in providing health insurance products for individuals of all ages. The CeltiCare Health Plan for kids, adults and families gives consumers ages six months to 64 ½ years comprehensive coverage with a number of flexible, cost-saving features. Celtic is known in the industry for high-quality products, an emphasis on customer service and technological expertise. Recognizing that insurance needs are constantly changing, Celtic seeks to make insurance coverage available to a broad range of consumers.

Why BPM

The insurance industry as a whole requires a tremendous amount of data collection and the management of compliance requirements with extensive security guidelines for that data. Celtic turned to technology and specifically Business Process management (BPM) to facilitate data collection, reduce redundant data entry, ensure procedures were followed correctly from beginning to end, and create a "true" paperless office.

Celtic selected Ultimus to replace its existing document-based workflow system that proven to be unreliable and had grown to be unsupported. The company also recognized that with more than 30 employees processing more than 100 insurance applications each day in an unreliable environment, circumventing the existing workflow system to get the job done had become commonplace. This activity avoided key security and HIPAA requirements, thereby putting the company at regulatory risk.

Celtic planned to demonstrate BPM success in insurance application processing, thereby laying the foundation for extending on-line underwriting capabilities. This success would allow expansion into insurance claims processing, customer relationship management, links to medical records procurement companies, and many other business areas.

Why Ultimus

After a functional evaluation of 150 vendors based on current and future needs, Celtic narrowed the list to 5 vendors based upon a technology evaluation that included a review of integration capabilities and information from the Technology Compliant Foundation. The list was finally culled to two vendors who were both .NET and Microsoft Certified. Ultimus was selected based on its significant financial stability and market share, extensive market experience, and solid business leadership. These traits were instrumental in bolstering Celtic's confidence in a long-term relationship with Ultimus.

Key Benefits

- 50% - 60% performance gain

- More than 60% of previously manual steps automated

- Application Processing reduced by days

- Active Directory integration allows for group and queue task assignments

- Time-based monitoring system keeps the process within security parameters and HIPAA guidelines

- Users follow the process without circumventing the workflow

Ultimus®
Profit from the Process™

Deployment

The most difficult part of any BPM solution is determining the full extent of the process and the numerous steps and exceptions that are required. This Discovery Process is a critical step in ensuring that automated processes accurately reflect the work methodology and policies of the organization. The first six weeks of the initial project included requirements gathering which resulted in a 47 page requirements document. This provided the information needed to implement a production plan.

Following the initial requirements documentation, the Ultimus discovery team fully documented expected use cases and scenarios. Using this information, the Ultimus team in conjunction with Celtic, finalized the business process flow, mapped the process and created the web-based user interface. The entire insurance approval process was deployed four weeks later. **The entire process was completed from start to finish within 14 weeks.**

Results

In this first Ultimus-based BPM solution for Celtic, early results indicate 50-60% performance gain with insurance application processing reduced by days. To achieve this significant improvement, more than 60% of previously manual tasks were automated. A mere eight lines of ASP.NET code helps maintain a consistent look and feel throughout the process, including third-party components that are related to, but outside of, the Ultimus process.

To accomplish these gains, the Celtic process makes extensive use of Web Services and XML. Tasks are automatically distributed using built-in group and queue load distribution for task assignment using Active Directory integration. The time-based monitoring system enforces legal time limits throughout the process; thereby, ensuring that all tasks are handled quickly.

Anecdotally, process participants have indicated that the UI is significantly more intuitive than the pre-Ultimus system.

For more information of the Ultimus BPM Suite and how it can help your company become a more agile enterprise, please visit www.ultimus.com

Ultimus®
Profit from the Process™

www.ultimus.com