

Innova optimised the efficiency of incoming mail and increased data quality by introducing scanning services and self-service app options



innova
ausgezeichnet versichert

Field of activity

Health insurance

Key figures

Total mail 2020:

85,594

Total scanned 2020:

64,546

Report via app 2020:

2,625

innova Versicherungen AG is an independent, nationally active personal insurance company based in Gumligen near Bern.

As a specialised private insurer, innova focuses its offerings on supplementary health insurance for private individuals as well as daily sickness benefits and accident insurance for micro and small businesses. The focus on selected customer segments enables needs-oriented solutions and an optimal use of resources.

Review

At the end of 2013, the health insurer innova introduced a new process for almost completely digital processing of its incoming customer mail. For this purpose, Tessi Solutions implemented a process that integrates incoming emails and paper mail, whereby the documents can be written in German, French or Italian. Emails are read directly from the mail server and automatically searched for relevant information, such as insurance numbers, names and addresses of patients and service providers (doctors, hospitals, therapists, etc.). In addition to the actual email, any attachments are also examined in the same way, whereby Microsoft Office formats can be read in addition to text and PDF files.

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- ## The challenge

The primary goal of the project was to optimise the process for handling customer correspondence in a holistic way. Until then, incoming mail from customers was processed exclusively in paper form by the employees and only scanned at the end in order to archive it digitally. This meant that innova could only benefit from the advantages of electronic documents to a very limited extent. The new process introduced at the beginning of December 2013 is based on the Swiss Health Platform (SHP) from Centris AG, Solothurn, which is widely used in the Swiss insurance industry. The scanning component implemented and operated by Tessi Solutions feeds digitised documents and extracted data into this workflow solution and thus lays the foundation for the consistent replacement of paper with digital data.

- ## The solution

Processing of incoming mail

Paper documents are pre-sorted by innova employees, provided with a specific cover sheet and then forwarded to Tessi Solutions for further processing. Here, they are scanned, prepared using OCR and – just as with emails – searched specifically for key information. The system is able to automatically distinguish between numerous document types (invoices, medical reports, etc.) that have previously been "trained" by means of sample documents, and to search for specific information depending on this. For example, the total amount is searched for in an invoice, but not in a doctor's report. Sixty different document types are currently defined, each divided into up to ten subcategories. Depending on the content, a document is subsequently assigned to one of six possible recipients.

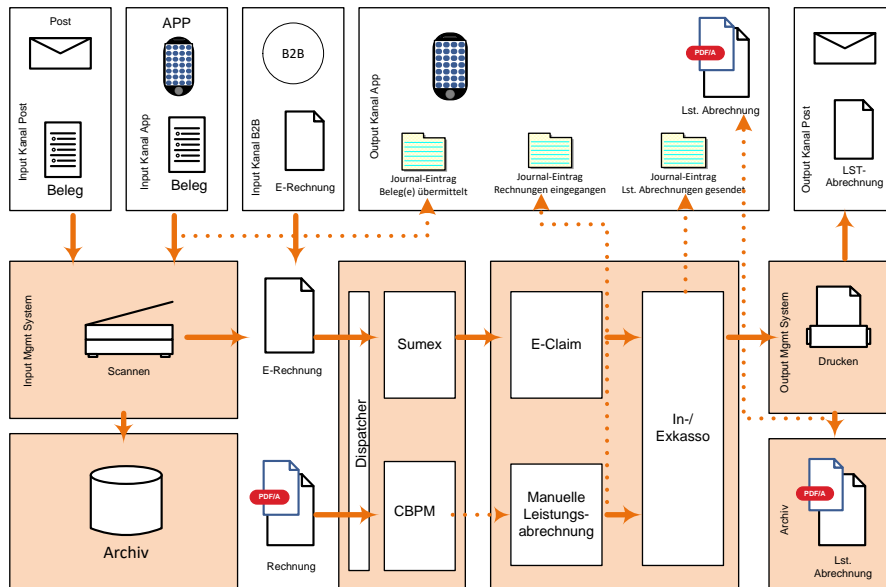
The automatic document analysis is very powerful, but manual control and post-processing of the documents are still possible. Here, an experienced specialist compares the automatically extracted data with the scanned image or email. In this way, they can, for example, add a missing number or correct a wrongly recognised insurance number.

The integration of databases that provide current contract data, patient master data, service providers and others is extremely helpful. If, for example, a patient number is entered, the system completes the missing data in the entry form in a fraction of a second and thus reduces the manual effort. In addition, incorrect entries are avoided right from the start, which speeds up the process enormously and guarantees the highest level of data quality.

On average, Tessi Solutions processes around 500 documents for innova every day. Thanks to the extremely powerful process and excellent software support, one person can process up to three documents per minute. When the capture is finished, the document is available on the server within an hour for further processing by innova.

• Extensions to the solution

Since the introduction of the solution, new functions and document types have been repeatedly requested and implemented by Tessi. For example, in 2019, as part of innova's digitalisation strategy, a new input channel for submitting documents via an app was introduced. This input channel allows innova's end customers to photograph their invoices with their mobile phone and submit them via the Digital Insurance Platform (DIP) of Centris. With this DIP connection, all customer receipts received via APP or portal are processed at Tessi.



• The advantages of this solution from the point of view of innova

- The new process has increased work efficiency,
- Documents and extracted data are always available at the workstations where they are needed,
- Access to digital data can be better regulated and controlled than would ever be possible with paper documents,
- Employees and management now always have a precise overview of the work process and the progress of each individual case.

We assess positively the cooperation with Tessi Solutions, which is responsible for scanning. In view of the complex overall project with various components, risk minimisation was a key factor for a successful introduction. We had already worked successfully with Tessi Solutions in previous projects and knew the company as a renowned and experienced provider of scanning solutions.

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Interested?

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