



Browser-Based Technology Transforms the Claims Process

By Brian Mack, vice president of marketing at Valley Oak Systems, Inc.

Many companies today are under intense pressure to improve the efficiency of their claims operations. Settling and paying claims is a core business process. It is also the single greatest expense in insurance, including self-insurance, yet many companies are still struggling to achieve a mastery of the claims process. The main problems include inefficient workflow; lack of real-time information; and more information to manage.

Inefficiency has been a major source of loss and waste for companies managing claims, and since claim departments often lack technology to track urgent claims and monitor risk levels, problem areas are not always brought to the attention of appropriate decision makers in a timely manner. The increasing quantity of information to manage is also a major problem. The coordination of disparate “silos” of information has become more complicated with new regulations and claims handling procedures.

That’s why it is necessary that the industry move to the “next” generation of claims management systems. The use of innovative technology can help to remedy these critical areas. In fact, new browser-based technology like iVOS™ from Valley Oak Systems has provided a powerful new weapon to dramatically increase productivity, improve claims outcomes, and share vital information among members of the claims process.

Browser-based technology does not have to run over the Internet; it can run over a company’s own network or intranet. The system is referred to as “browser-based” because the only thing an end-user needs to run the application is a browser — which today is pre-packaged on most workstations. Browser-based software requires no middleware to run, making it more cost-effective, secure, and an overall improved application model. Browser-based claims administration systems can provide:

Integrated Functionality: Efficiency and productivity can significantly increase when claims functions are consolidated into a single-solution claims system. This means the developer has taken the time to carefully combine all necessary functions into one application – including email, claim-related correspondence, forms, and a medical bill review component.

Instant Connectivity & Real-time Notification: Many companies today have employees, managers and executives distributed across the country. These organizations rely on the instant connectivity and real-time access to information that browser-based technology provides. By programming using browser-based business rules, risk managers can also receive immediate notification of the latest, most critical losses; facilitate immediate claims response, and improve their overall ability to control costs and outcomes.

Transparent Consolidation of Information: With browser-based technology, the management of information also remains transparent. Instead of having to access multiple programs or websites, users simply retrieve what they need from one convenient location – saving time, money, and hassle. The iVOS™ claims management system is a good example of a system that seamlessly integrates various data – the latest compensation rates, medical bill pricing schedules, and PPO contracts for workers compensation – into one system.

Today, companies that utilize browser-based technology like iVOS™ have significantly improved the efficiency of their claims process. The transparent consolidation of claims handling functions and data resources has been critical to increasing the productivity and workflow of claims professionals. In the future, risk managers utilizing browser-based technology, business rules and real-time notification, will stay better informed of losses, and can therefore institute cost control and risk management strategies that significantly improve their bottom lines.

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