

## Insurance & Healthcare



### Infosys BPO partners with

Horizon Blue Cross Blue Shield of New Jersey to improve efficiencies and create cost savings in its claims processing system

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This case study highlights how Infosys BPO, within a span of 5 months, helped Horizon Blue Cross Blue Shield of New Jersey improve its claims processing system. It also details how Infosys BPO delivered substantial operational costs savings in less than a year.

## The Client

Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) provides health insurance to over 3.6 million members. The company is New Jersey's oldest and largest health insurer with revenues of \$7.5 BUSD and capital reserves of \$1.65 BUSD. Horizon BCBSNJ provides a wide variety of health and dental insurance products and services, including Medicare and Medicaid products, for businesses and individuals. Horizon BCBSNJ is headquartered in Newark with offices in Wall, Mt. Laurel, and West Trenton. Horizon BCBSNJ is an independent licensee of the Blue Cross Blue Shield Association.

Horizon BCBSNJ health plans include:

- HMO (Health)
- POS (Point of Service)
- PPO (Preferred Provider Organization)
- Direct Access (Open Access)
- Traditional Indemnity Plans

## Business Situation

- Horizon BCBSNJ upgraded its claims processing platform from QBLUE version 2.0 to QBlue version 3.2. Employees and vendors needed additional orientation and training on the upgraded version to ensure that claims processing remained timely. A lack of bandwidth to support the 3.2 version was creating inefficiencies within the claims processing system
- These inefficiencies could have resulted in the company missing claims timeliness goals which would have had negative customer impact
- Since Infosys had prior experience on the QBLUE platform, and had prior expertise in the claims processing space, Infosys offered to help Horizon BCBSNJ out of this precarious business situation

## The Infosys Solution

- Infosys studied the work done by other vendors of Horizon BCBSNJ, identified the gaps and shortcomings in processing and proposed a quick ramp up of resources. Within 3 weeks and with the approval from Horizon BCBSNJ, Infosys went live. Infosys used its experience with the QBlue platform and its strong domain knowledge to easily adapt the upgraded claims platform. In house experts from Infosys BPO, with support from Horizon BCBSNJ, trained the staff using WebEx sessions and were able to begin claims processing within 3 weeks.  
*(Infosys has over 5000 Healthcare professionals across IT and BPO with more than 3000 professionals with AHIP certification. Infosys is one of the preferred partners to implement the QNXT platform for Trizetto and has over 300 professionals with technical expertise across all the functional modules of the QNXT healthcare platform. This platform was also used by the client in their day to day business)*
- Infosys BPO eliminated any investment from Horizon BCBSNJ towards training the Infosys FTEs on health care basics and QBLUE system navigation. As a result, the claims processing business was transitioned in less than 3 weeks.
- Infosys BPO also proposed a staggered training approach to address the need for a speedy productivity ramp-up.
- Infosys BPO instituted a knowledge management team to create detailed process documents and check-lists to ensure rapid training and application of the concepts into live production.
- Infosys further invested in an internal independent claims quality auditor who leveraged the Infosys Process Quality tools (as listed below) to consistently exceed the financial accuracy metric of 99%:
  - Stratified random sampling technique
  - Process checklists to ensure compliance to processing steps
  - Creation of a quality awareness culture within the engagement
  - Frequent knowledge calibration sessions through awareness training programs, quiz and evaluation tests
  - Mentoring sessions

## Key Benefits

# Benefits

*Minimal training and business process migration costs*

*The institution of health care and in-house QNXT training resulted in the savings of over 80 hours of training time and approximately \$118,000 of savings in transition costs*

*Significant improvement in productivity in a span of 5 months thereby allowing Horizon BCBSNJ to maintain the timely handling of claims*

*A reduction of training timelines of over 20 percent due to Infosys creating process assets that were leveraged to train new hires*

*Due to the claim processing efficiencies Infosys was able to implement, unit costs for Horizon BCBSNJ were decreased by 27%*

## Client Speak...

### *Client Coaching Specialist*

“Infosys is a delight. Friday, March 28, 2008 will be my last day in the claims operations area, after 10 years I will be moving to our Learning and Development department. As an aside, you are one of the best vendors that I have worked with. A breath of fresh air. You took the information given and embraced it with such an interest. Your dedication is evident in the quality of work that you guys are producing and I am really pleased. Thanks for making my job easier.”

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#### About Infosys BPO

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