

# IHPS Group Health Insurance Services

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## Company Overview

- IHPS - Integrated Health Plan Services.
- Group health insurance facilitator.
- Third party agent between company and Insurance providers.
- Provides insurance related services to a variety of businesses.



## Group Health Insurance - Overview

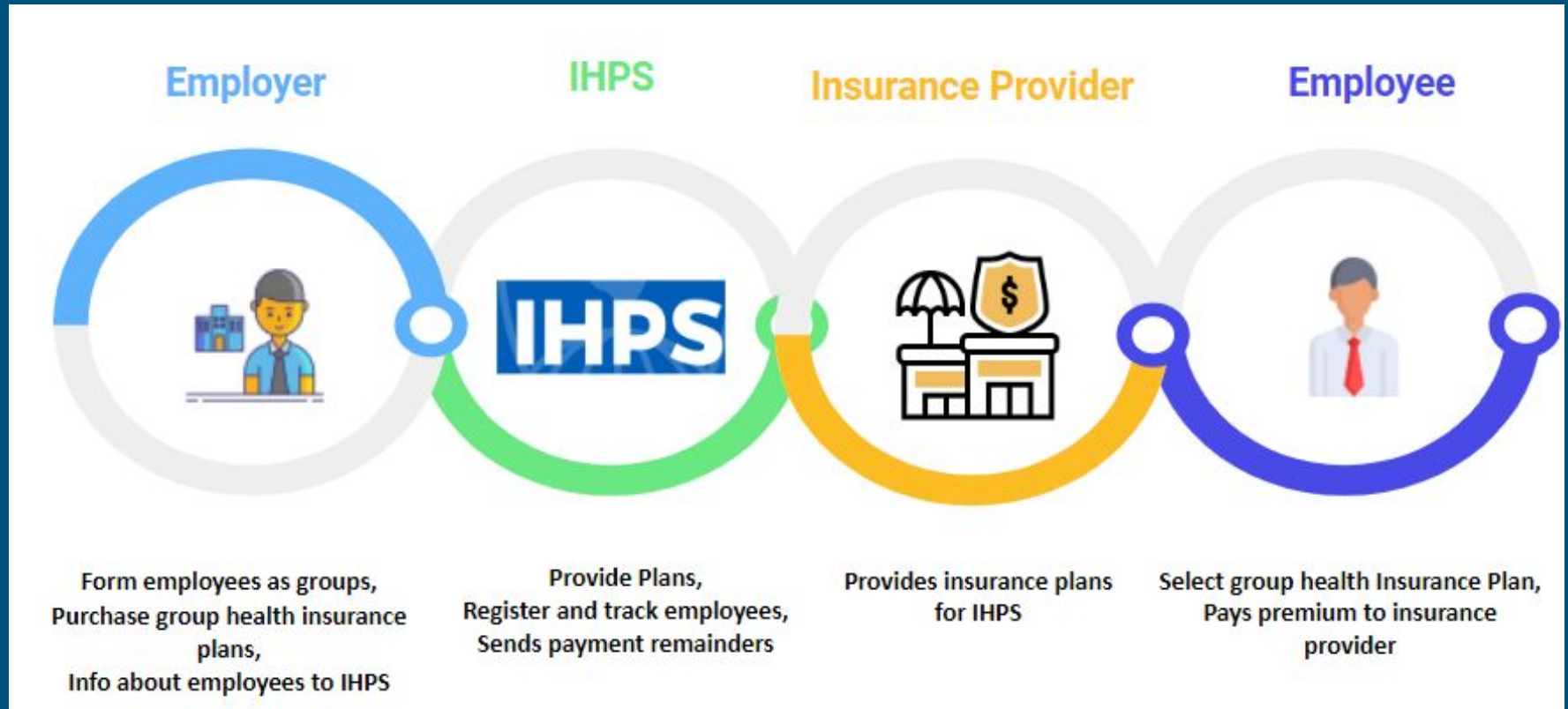
- Health plan offered by an employer to a group of employees.
- Provides health coverage to employees and their families.

### Benefits

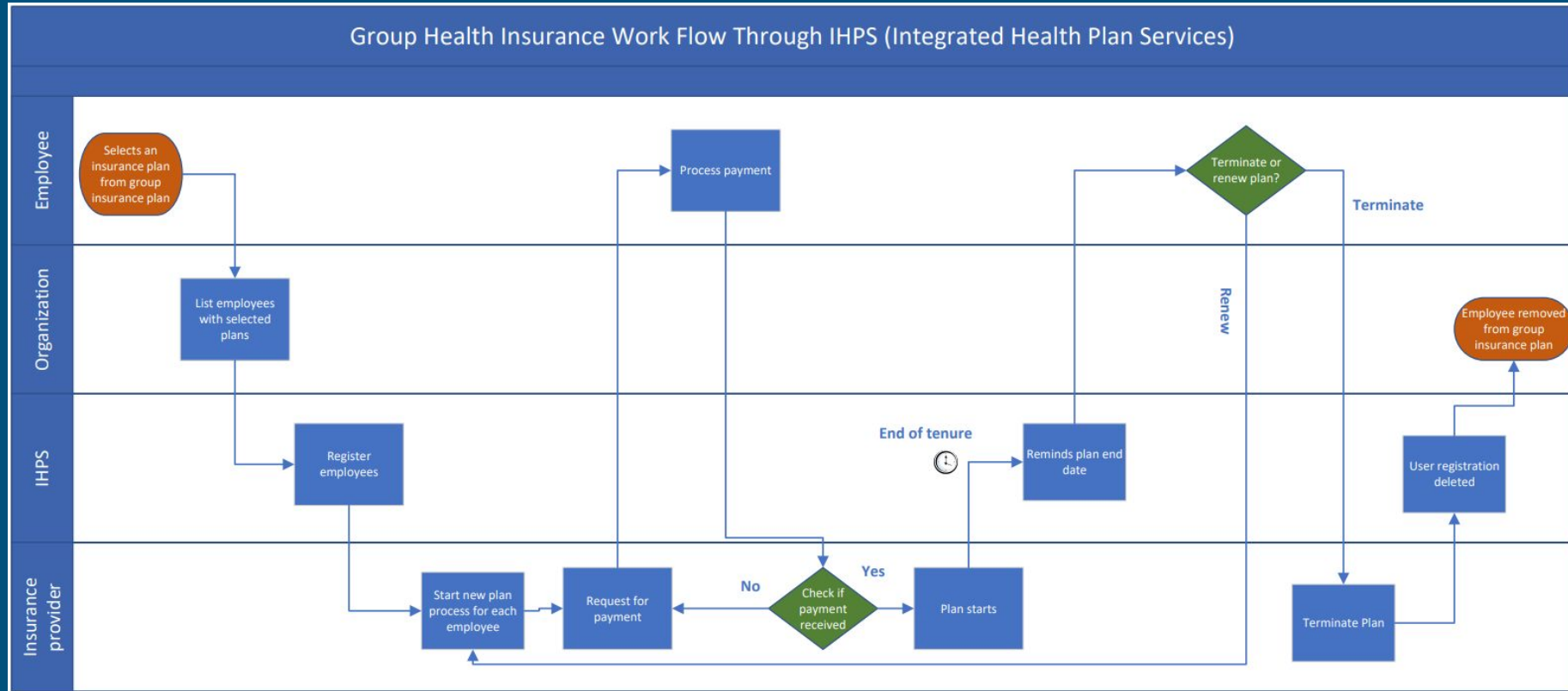
- Members of the plan pay less for coverage since risk is distributed.
- Employee retention rate increases for a company.
- Employee saves 50% of monthly premiums.



## Process Overview



# AS-IS Process



# Problems And Enablers

## Problems:

- Unable to keep track of employee payments and premium reminders.
- Creates a new-plan process each time employee renews a plan.
- Insurance providers and IHPS lose customers due to this tedious process.

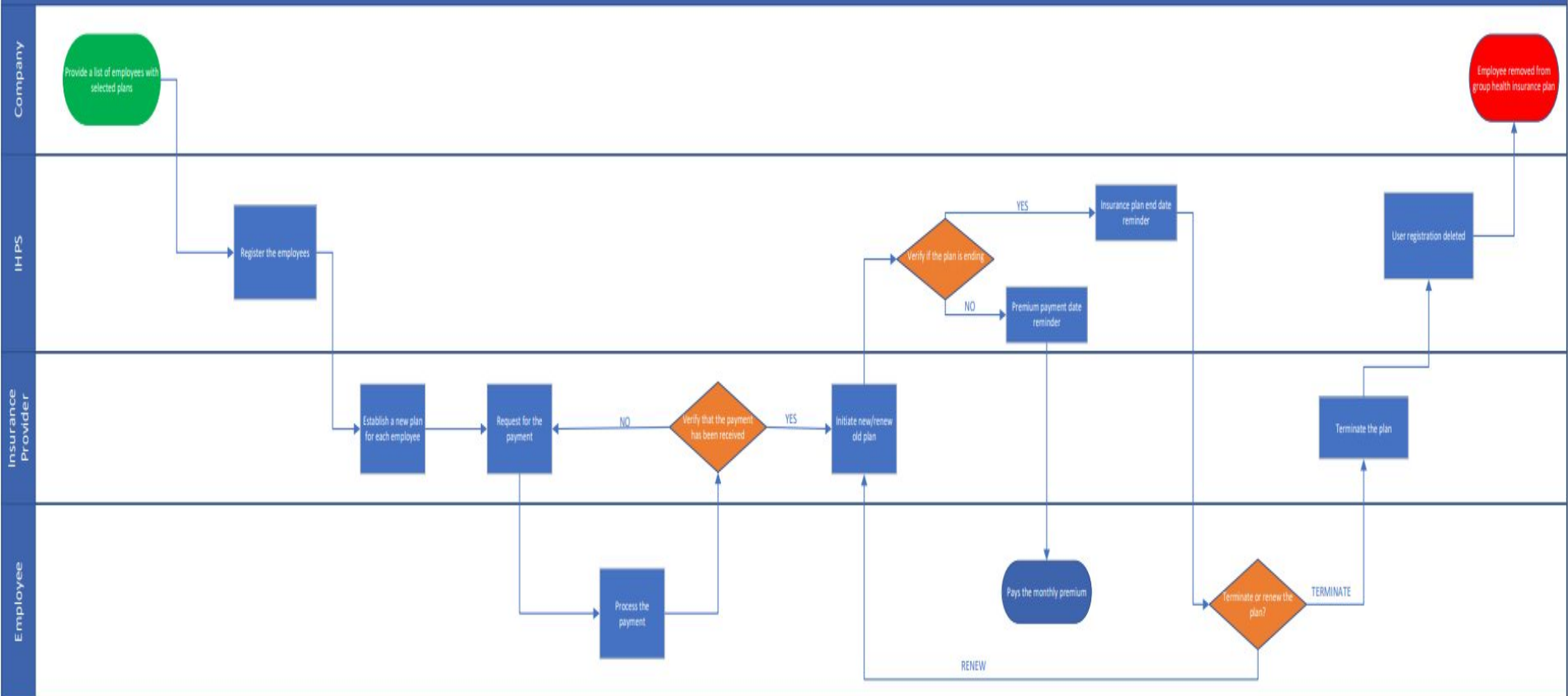
## Enablers:

- IHPS verifies the plan end date, sends monthly premium reminders and send plan renewal reminders.
- The IP takes care of the payment verification, plan renewals and sends information to the IHPS for employee reminders.
- When a employee wishes to renew their plan, instead of starting the entire process from the beginning, the IP directly renews the plan.

# TO-BE Process

IHPS work flow of employee registration for group health insurance plan.

TO-BE





## TO-BE Process - Benefits

- Process efficiency is increased.
- Late payments which affect monthly revenue will be reduced.
- Employees with repeated defaults will be tracked and dropped.
- Improved customer satisfaction.

## Entities



### **Employee**

Details of employees who are taking plans from IHPS



### **Company**

List of companies accepting plans from IHPS



### **IHPS\_Plan\_Match**

List of plans which IHPS is offering to companies

## Entities (continued)



### **Insurance\_plan**

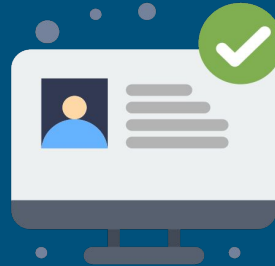
Details of the plan and the insurance provider providing the plan

**User\_Registration**  
Registration details of employee for Insurance plan

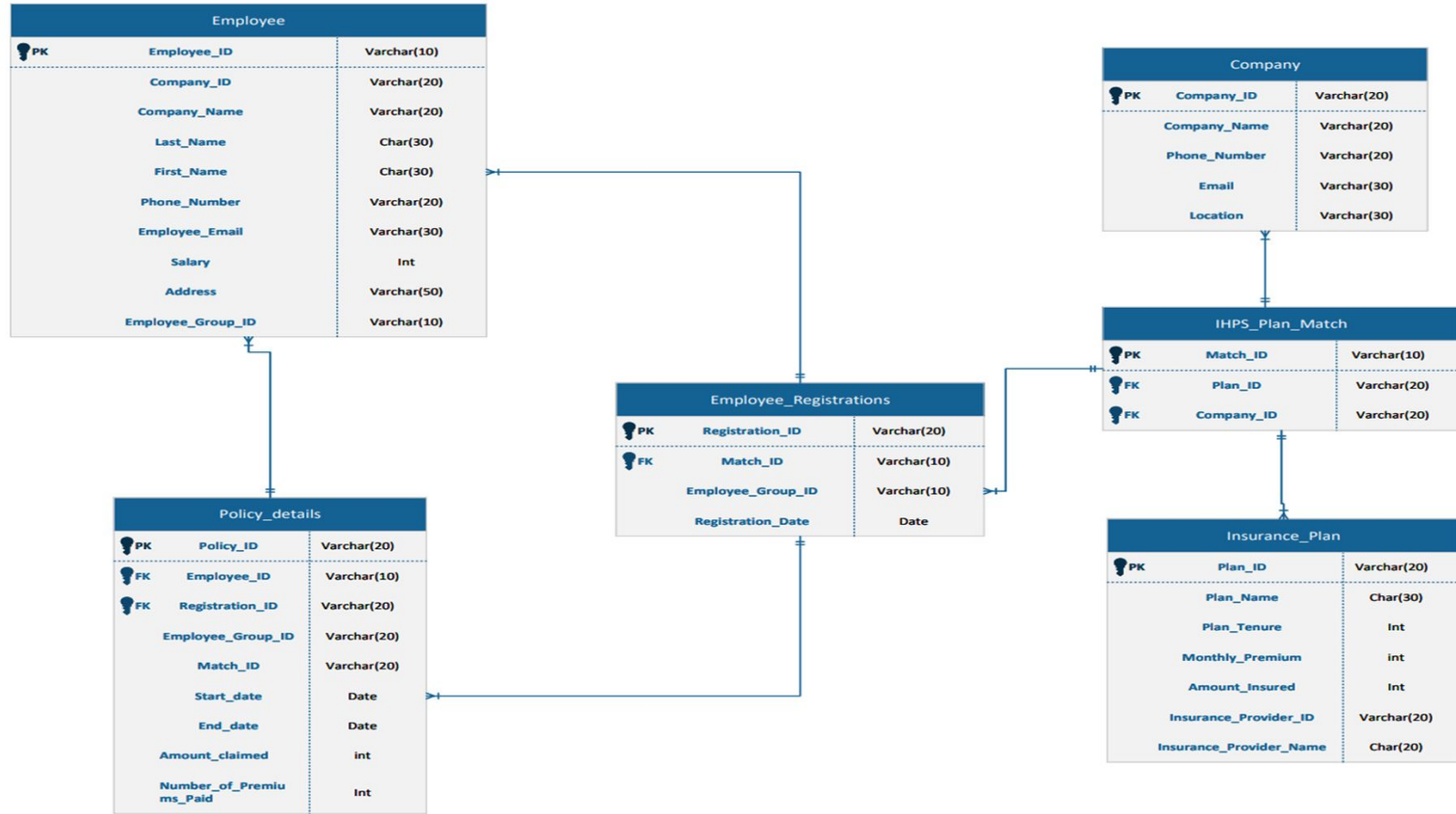


### **Policy Details**

Continuous updated details of policies for each employee



# Data Model - ERD



## Report - Monthly payments reminder

- Customers need to be notified monthly regarding premiums and the amount to be paid.
- Helps IHPS maintain communication with customers.
- If policy ends then the customer can be notified.

|   | Employee_name      | employee_email           | employee_group_id | company_name     | plan_id | plan_name         | insurance_provider_name | Reminders                       |
|---|--------------------|--------------------------|-------------------|------------------|---------|-------------------|-------------------------|---------------------------------|
| ▶ | Steve Rogers       | rogers77@synchrony.com   | G01               | Synchrony        | P01     | Aetna Medicare    | Aetna                   | Policy ends in 22 days          |
|   | Tony Stark         | stark@synchrony.com      | G01               | Synchrony        | P01     | Aetna Medicare    | Aetna                   | Policy ends in 22 days          |
|   | Robert Pattinson   | robert_79@synchrony.com  | G01               | Synchrony        | P01     | Aetna Medicare    | Aetna                   | Policy ends in 22 days          |
|   | Chris Rock         | chris22@synchrony.com    | G01               | Synchrony        | P01     | Aetna Medicare    | Aetna                   | Policy ends in 22 days          |
|   | Randa Vision       | randa3@wellsfargo.com    | G02               | Wells Fargo      | P02     | Blue Choice       | BlueCross               | Policy ends in 28 days          |
|   | John Cena          | john98@wellsfargo.com    | G02               | Wells Fargo      | P02     | Blue Choice       | BlueCross               | Policy ends in 28 days          |
|   | Natasha Romanoff   | natasha_2@wellsfargo.com | G02               | Wells Fargo      | P02     | Blue Choice       | BlueCross               | Policy ends in 28 days          |
|   | Steven Strange     | steve@gothamsales.com    | G03               | Gotham Sales Inc | P05     | HealthFocuzzz     | Harvard Pilgrim         | Policy ends in 29 days          |
|   | Scott Lang         | lang@gothamsales.com     | G03               | Gotham Sales Inc | P05     | HealthFocuzzz     | Harvard Pilgrim         | Policy ends in 29 days          |
|   | Thor Odinson       | thor@gothamsales.com     | G03               | Gotham Sales Inc | P05     | HealthFocuzzz     | Harvard Pilgrim         | Policy ends in 29 days          |
|   | Bruce Banner       | banners@gothamsales.com  | G03               | Gotham Sales Inc | P05     | HealthFocuzzz     | Harvard Pilgrim         | Policy ends in 29 days          |
|   | Edward Stark       | edward@facebook.com      | G04               | Facebook         | P03     | Cigna Health Plus | Cigna                   | policy ended                    |
|   | Daenerys Targaryen | targaryen@facebook.com   | G04               | Facebook         | P03     | Cigna Health Plus | Cigna                   | policy ended                    |
|   | John Snow          | snow@facebook.com        | G04               | Facebook         | P03     | Cigna Health Plus | Cigna                   | policy ended                    |
|   | Pedri Hellro       | pedri@tesla.com          | G05               | Tesla            | P09     | Aetna MedPlus     | Aetna                   | 5000 is the monthly premium due |
|   | Robert Stark       | stark@tesla.com          | G05               | Tesla            | P09     | Aetna MedPlus     | Aetna                   | 5000 is the monthly premium due |
|   | Jamie Lannister    | jamie@tesla.com          | G05               | Tesla            | P09     | Aetna MedPlus     | Aetna                   | 5000 is the monthly premium due |

## Report - Insurance plan performance

- Revenue generated for Insurance provider through IHPS for each plan is listed.
- IHPS can determine the insurance providers having plans which are high in demand.
- More plans from these can be accepted by IHPS from these companies for the next tenure.
- Companies with large number of employees enrolled can be offered more benefits.

| insurance_provider_name | plan_id | plan_name              | company_id | company_name     | Total_Revenue | Number_of_Employees |
|-------------------------|---------|------------------------|------------|------------------|---------------|---------------------|
| Aetna                   | P01     | Aetna Medicare         | C01        | Synchrony        | 73348         | 4                   |
| BlueCross               | P02     | Blue Choice            | C01        | Synchrony        | 109989        | 3                   |
| Cigna                   | P03     | Cigna Health Plus      | C01        | Synchrony        | 74988         | 3                   |
| Humana                  | P04     | Medigap                | C02        | Wells Fargo      | 35000         | 3                   |
| Harvard Pilgrim         | P05     | HealthFocuzzz          | C03        | Gotham Sales Inc | 165000        | 3                   |
| BlueCross               | P08     | Blue Care              | C01        | Synchrony        | NULL          | 0                   |
| Aetna                   | P09     | Aetna MedPlus          | C02        | Wells Fargo      | 70000         | 3                   |
| UCONIN                  | P10     | Uconn Robust           | C03        | Gotham Sales Inc | NULL          | 0                   |
| Cigna                   | P07     | Cigna Health Advantage | C10        | Facebook         | NULL          | 0                   |

## Conclusions

- Real-time payments tracking enabled by the to-be process using the "Monthly payment reminder report" resulted in lower revenue loss for insurance providers.
- In the case of employee renewals, the workflow is streamlined, reducing the number of man-hours necessary for the task.

## Recommendations

- IHPS can deliver better services to employees, organizations, and insurance carriers with a standardized approach and a detailed database.
- To simplify the process, IHPS should unify payment tracking for all of its insurance products into a single database.
- As the number of employers who register for group insurance plan increases, IHPS can form different unit to handle customer services to increase customer engagement.

Thank You

