### GROUP PROJECT DIGITALIZATION OF BUSINESS PROCESSES

CASE: MEDICAL HEALTH INSURANCE



PC: Pixabay

### Team Fete des Vignerons:

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### What happened?

- Cats are human companions for millennia
- Approximately 1.8 million living in Swiss households
- Cat try to get revenge on his owner because he forgets often to feed him.
- Owner gets injured by falling cupboard
- It caused several faces and skin injuries
- Owner claims his medical insurance after staying in hospital

Source: Statistica PC: Lezebre



### Pains of Medical Health Insurance

- Paperwork loaded process
- Many user tasks and manual steps
- Different lists to save information
- Non-customers try to defraud MHI Insurance
- Hospitals charge incorrect treatment with the wrong ICD and hospital stays

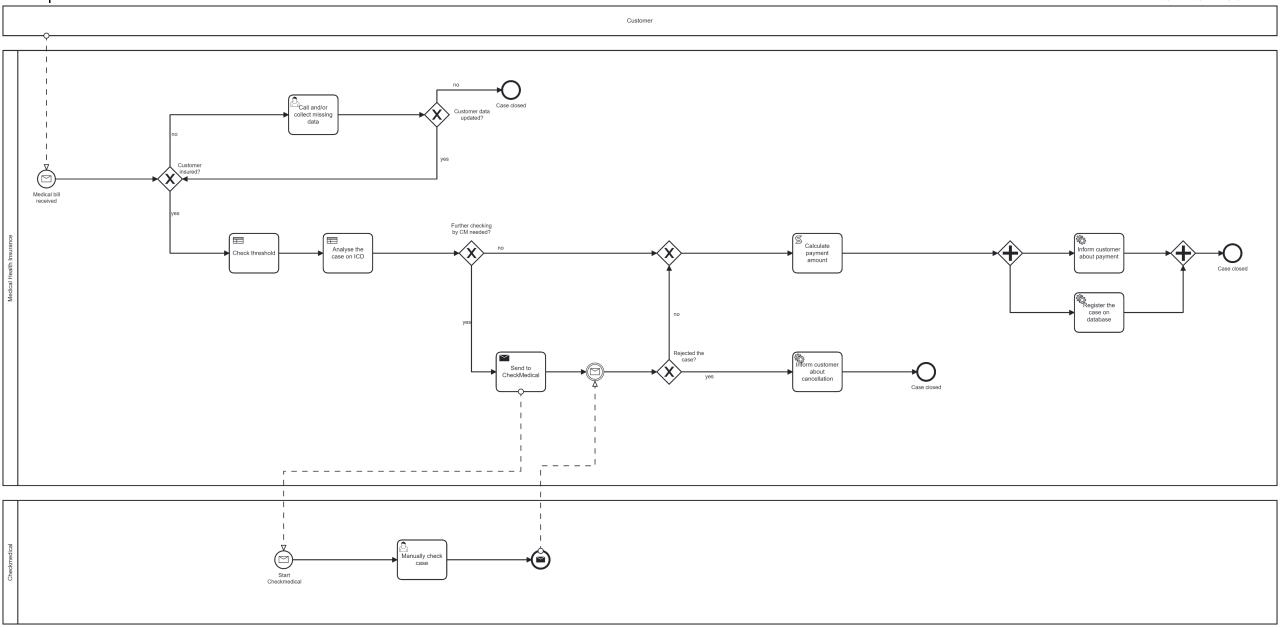


### Scenario

- Inspiration from pre-defined project cases and from the working place of project team member
- Claim process from Medical Health Insurance (MHI)
- Authenticate the customers and check the medical bills properly
- Check if the medical case refers to claimed medical bill
- Further medical investigation by the experienced Checkmedical (CM)
- Example of treatment of a patient who gets injured by his cat

### General Process

- Online form to add customer details and medical bill
- System check details of customer and non-registered treated as potential customers
- Calculation a percentage of the payment according to insurance type
- ICD of medical bill checked automatically
  - Mail send to Checkmedical if the ICD does not relate to the case
  - Incorrect medical bill rejected, and customer and hospital and customer will be informed
- Payment amount calculated according to insurance type and full amount
- Customer and financial department informed about the release of the payment



### General Process

checkThreshold Hit Policy: First ~									
	When	Then							
	customerClass	Threshold 🕀							
	string	double							
1	"Basic"	0.1							
2	"Classic"	0.2							
3	"Middle"	0.4							
4	"Advanced"	0.6							
5	"Premium"	0.8							
6	-	0							
+	_								

- Customer policy type
- Customer percentage of payment

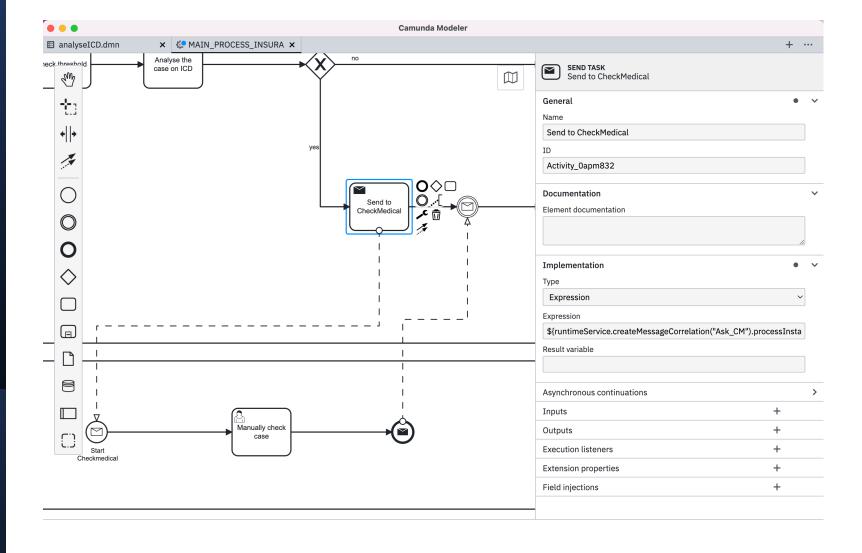
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### **General Process**

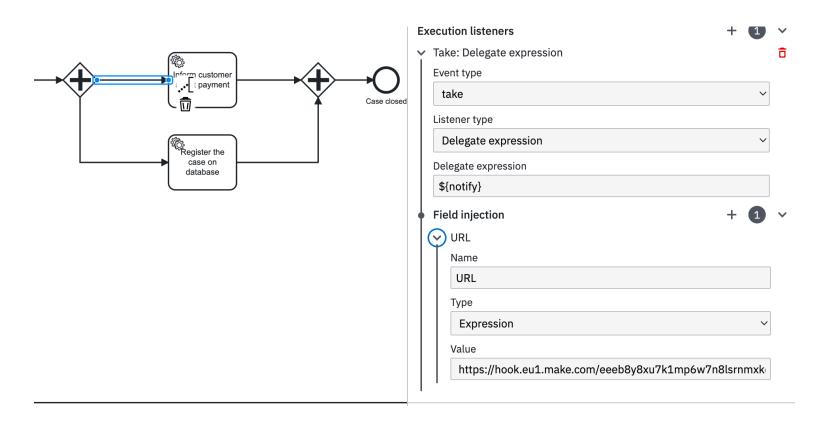
analy	/seICD	Hit Policy:	First	~				
	When			Then		And		
	IC	CD CODE	•		Explanation		needsCM	•
			string		string			boolean
1	"ICD-T00.0	)"			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
2	"ICD-T00.2	2"			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
3	"ICD-T00.9	)"			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
4	"ICD-T14.1				e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
5	"ICD-S10.7	711			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
6	"ICD-S01.2	2"			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
7	"ICD-S01.7	711			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
8	"ICD-S01.8	3"			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
9	"ICD-S01.4	1"			e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
10	"ICD-J10.1				e corresponds to a cat bite-like incident. This bill is ay be payable depending on the insurance policy."	false		
11	"ICD-A05.3	3"			e does not refer to an incident similar to a cat bite. for correctness of billing."	true		
12	"ICD-A05.4	1"			e does not refer to an incident similar to a cat bite. for correctness of billing."	true		
13	"ICD-A07.9	)"			e does not refer to an incident similar to a cat bite. for correctness of billing."	true		
14	"ICD-A06.5	5"			e does not refer to an incident similar to a cat bite. for correctness of billing."	true		
15	"ICD-A06.3	3"			e does not refer to an incident similar to a cat bite. for correctness of billing."	true		
16	"ICD-A04.5	5"			e does not refer to an incident similar to a cat bite. for correctness of billing."	true		
17	-					true		

# Technical Implementation (Inter-process

communication)



## Technical Implementation (MAKE<->Camunda)



## Technical Implementation

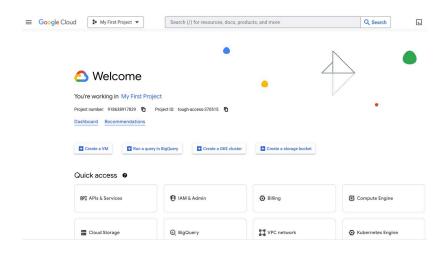






### Technical Implementation













### Gains for Medical Health Insurance

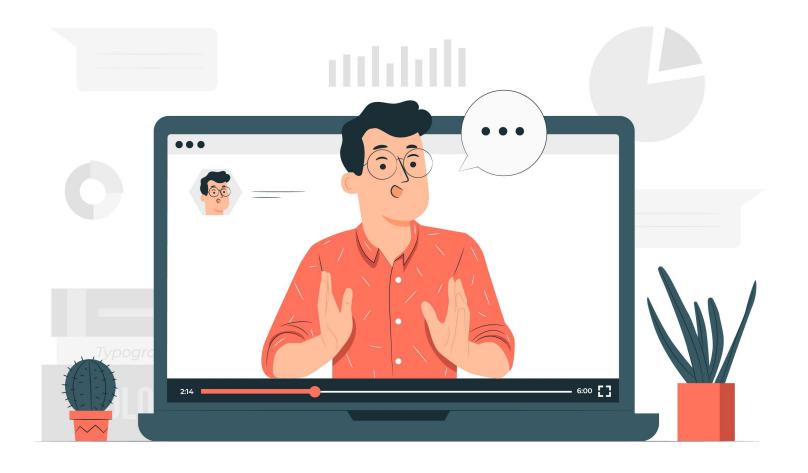
#### REFERRED TO CASE:

- Customer involved in the process and regularly informed
- Application form with saved information
- Authentication of Customer
- Automated check of ICD on reliability
- If required automated clarification from Checkmedical
- Automated calculation of payment amount
- Automated Trigger for several steps for example release of payment

#### **GENERAL POINTS:**

- Time savings
- More cases handled in a short period
- Development with simple tools

Demo (Video)



### Outlook

- Advancement of current Digitalisation
- Involving more user tasks in automated task
- One database for all information with SQL
- Advanced check of ICD (real case with more ICDs)
- Calculate the final amount by more variables
- Involve partner steps in own process



### **Questions**



## THANKYOU

from Lukasz Kaczmarek, Banujan Ragunathan, Andreas Hetschel and Grégory Witmer