**UHC Project**

**Business Requirements Document (BRD)**

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**Table of Contents**

[1.1 Project Overview 2](#_Toc343953009)

[1.2 Project Scope 2](#_Toc1245322676)

[1.3 Stakeholders 4](#_Toc313621582)

[2. Business Objectives 4](#_Toc435829893)

[3. Current Process Overview 5](#_Toc195293843)

[3.1 Manual Audit Process: 5](#_Toc1974064232)

[BARTRACK REPORTS: 5](#_Toc1788639873)

[OTHER SOURCES OF TRUTH: 5](#_Toc1362322868)

[AUDITING URGENT CARE PLANS: 6](#_Toc922633747)

[TIMELINE FOR AUDITING: 6](#_Toc1329333203)

[3.2 Challenges faced 6](#_Toc2113663134)

[4.Proposed Solution 6](#_Toc1785963150)

[6. Assumptions 7](#_Toc1033514037)

[7. Risks and Mitigation (WIP) 8](#_Toc1560995489)

[8. Project Timeline 9](#_Toc1618960126)

[9. Approval 9](#_Toc928466319)

[10. Revision History 9](#_Toc1651364505)

1.1 Project Overview

* The current process of auditing MNS (Medical Non-Standard) plans for renewal involves manually toggling between the CIRRUS system and the sources of truth, which have a very inconsistent format.
* This auditing process is essential to ensure that the CIRRUS system remains up to date, as it serves as the primary source for generating ID cards.
* The current manual auditing process is time-consuming, and it also increases the potential of error.
* Therefore, some level of automation is required to establish accuracy and consistency between the CIRRUS database and the sources of truth, thereby ensuring that accurate information from CIRRUS is used in the ID card generation process.

# 1.2 Project Scope

* The auditing process focuses on comparing MNS plan details extracted from CIRRUS with the sources of truth.
* As of today, there are approximately 331 plans with total of 33 fields to audit, but the numbers can vary over time. The sources of truth include a BARTrack Report (for Oxford Book of Business) and other reports for other books of business.
* The sources of truth differ according to the books of business. Following are the different books of business and their corresponding sources of truth up till date:
  + Oxford Book of Business- The sources of truth for Oxford Books of Business are stored in a BARTrack Report, which is an Excel workbook containing all the MNS plans of member groups. It must be noted that the MNS Plans of member groups ADP are contained other separate BARTrack reports, but they are also a part of the Oxford Book of Business.
  + UHC Freedom- The sources of truth for UHC Freedom Book of Business are stored in a separate excel workbook, and they have varied formats such as images, forms, excel sheets, etc.
  + AIM ACIS The source of truth for this Book of Business is stored in the UH Website, where one has to search for the Benefit Plan Summary by using the DBS ID to get all the plan details.
  + Level Funded- The source of truth for this book of business is also in the form of excel workbooks.
* The following attachment contains the end-to-end workflow of the manual auditing process, where the user would open the CIRRUS Production environment and open each source of truth to manually match the values and update them in CIRRUS.
* <file:///C:/Users/Shreshtha220999/Downloads/WF566_Non%20Standard%20Benefit%20Audit%20Process.pdf>
* Below is a list of the fields that need to be audited:

|  |  |
| --- | --- |
| FAMILY DEDUCTIBLE OON | EMERGENCY ROOM COPAY |
| IND DEDUCTIBLE OON | SPEC COPAY |
| FAMILY DEDUCTIBLE INN | SPEC Tier COPAY |
| IND DEDUCTIBLE INN | BRANDING ENTITY |
| FAMILY DEDUCTIBLE TIER 1 INN | Network Description |
| IND DEDUCTIBLE TIER 1 INN | Member Service Telephone # -- |
| FAMILY OOP OON | Provider Service Telephone # |
| IND OOP OON | Pharmacist Telephone # |
| FAMILY OOP INN | PLAN FUNDING TYPE |
| IND OOP INN | NETWORK SCHEDULE |
| FAMILY OOP TIER 1 INN | PLAN PHONE |
| IND OOP TIER 1 INN | RX PHONE |
| PRODUCT NAME | CLAIM ADDR |
| PCP COPAY | CARRIER NAME |
| PCP Tier Copay | GATED Logo |
| URGENT CARE COPAY | COINSURANCE |
| ID Card Template |  |

* The client presented the names of 33 fields that need to be audited. Out of those 33 fields, majority can be fetched through the source of truth. Only exceptions are:
  + Urgent Care- For Oxford Book of Business, Urgent Care is fetched from Portfolio Grid (Standard Plan value)
  + The hard-coded fields include: Branding Entity, Member Service Telephone, Provider Service Telephone, Plan Phone, Claim Address, etc. These would remain the same within each book of business but would vary across the different books of business.
* It has been noticed that a single group may be opting for multiple benefit plans, so the auditing automation process will make sure to cover all the plans for each group.
* The CIRRUS Database will be used for production, which would be audited against the sources of truth.
* The CIRRUS Database and its corresponding values have already been aligned by the UHC Team and will be shared with EXL’s team for consumption.
* As part of solution, the EXL Team will be preparing a solution which could be run on an ad hoc basis, in a sense that the running of the automation will not necessarily have to be done on a cadence basis; it can be done as and when required such as weekly, daily, or even multiple times in a day.
* The above scope is relevant for the accesses that the EXL Team is expected to have to automate the audit process.

# 1.3 Stakeholders

* **UHC's Counterparts:**
  + **Project Owners:** Pat O’Brien and Andrew Bollard
  + **Business Lead:** Juditta P Theonis
  + **Business User:** Vanessa Otis, Justin Bikers
* **EXL's Counterparts:**
  + **Project Owner:** Durre Sadaf
  + **Project Manager:** Prashant Kapahi
  + **Technical Team:** Shreshtha Pattadar, Subhadeep Choudhury, Abhinay Singh

# 2. Business Objectives

* The primary goal is to automate the auditing process to ensure accurate alignment of MNS plan details extracted from the CIRRUS production environment with information from the sources of truth.
* However, given the variability in data formats as well as the varied efficiency of technical tools, there could be some plans/fields that the automation might not be able to efficiently audit. Hence the aim is to implement a 2-step process where the 1st step is to audit the plans and fields in an automated manner where a major portion of auditing would be covered, and the 2nd step is to cover the remaining part of auditing by displaying the plan details on the GUI Screen and tallying the values with CIRRUS.
* This aims to minimize errors and discrepancies in membership ID cards issued prior to plan renewals, saving time and reducing the potential for human error during manual audits of required fields.
* Ideally, audits should be conducted 15 days before renewal to ensure timely processing.
* Our objective is to ensure issuance of correct ID cards to all group members by accurately updating the relevant plan details in the CIRRUS production environment, which is used to generate the ID Cards.
* Additionally, the auditing process must account for mid-year changes that occur before the renewal period.

# 3. Current Process Overview

## 3.1 Manual Audit Process:

The first step in the manual audit process is to have a look at the groups and corresponding MNS Plans that need to be audited before renewal. This is fetched from an Excel Spreadsheet containing all the groups and plans. Then the auditing is done by matching the CIRRUS data with the sources of truth as follows:

### SOURCES OF TRUTH

* **Review the Sources of Truth:**
  + Begin by examining the active member group report to identify the specific client or group requiring auditing.
  + Fetch the plans needed to be audited and look for the plan details on the various sources of truth
  + Pay special attention to the latest updates in the plan, as changes made by clients before renewal may not immediately reflect on ID cards.
* **Access Optum Cirrus Database:**
  + Access the Optum Cirrus database and navigate to the Benefits section, specifically focusing on Benefit Plans.
  + EXL team expects to utilize the query function to filter and retrieve active plans on ad hoc basis using the Plan ID obtained from the active report.
  + Retrieve all relevant data necessary for auditing purposes.
* **Auditing Process:**
  + Review the required field values by comparing the data obtained from the sources of truth with the corresponding information retrieved from the Cirrus database.
  + Perform manual tallying of field values, such as copayments for example, and update the CIRRUS database in case of any mismatch in values. Note any discrepancies and address them accordingly to maintain data integrity.
  + On average, the audit process takes 15-20 minutes per plan.
  + *Note-* The sources of truth contain updated data, but the CIRRUS may not be always updated. Therefore, it is necessary to perform checks on the CIRRUS database since CIRRUS data is used to print ID Card information during plan renewals.

### AUDITING URGENT CARE FIELD:

* For plans in the Oxford Book of Business, auditing for urgent care field is different as it follows the source of truth for standard plans as given in the portfolio grid.
* Even though the Urgent Care values for Oxford Book of Business are mentioned in the respective source of truth, it is overwritten by the values given in the Portfolio Grid, which comprises Standard Plan details.

### TIMELINE FOR AUDITING:

* The sales department typically inputs data 30 days before renewal of plans. Completion of auditing tasks needs to be done by the 15th of the previous month before renewal to ensure timely updates and issuance of ID cards.
* However, in some cases, the renewals may be needed to be done in a lesser duration, and sometimes it may be done after the date of renewal. This necessitates the need for automation in the auditing process.

## 3.2 Challenges faced

* The manual comparison between CIRRUS data and the sources of truth inevitably leads to potential errors and inconsistencies. Discrepancies arise when fields do not match, and there is a lack of systematic error identification. Moreover, reliance on a single individual for accuracy introduces additional risk.
* The inconsistent storage format of sources of truth adds complexity to the manual matching process and increases the scope of error as the user has to keep going back and forth between different tabs, thereby reducing efficiency of the manual auditing process.
* Auditing must take place within a quick span of time, ideally 15 days before renewal, to ensure timely processing. Additionally, instances of late renewal require prompt auditing to accelerate the process.
* Bringing in some automation would help to save time and effort on this tedious manual auditing process, ensuring accuracy and efficiency while auditing.

# 4.Proposed Solution

* **2-step approach**
  + Our solution is a 2-step approach, where we first try to automate the auditing of the fields by using scripts and Machine Learning and/or Artificial Intelligence.
  + In the next step we create a GUI screen, which is a user-friendly interface to audit those fields/plans which were missing or mismatched. The GUI Screen would also help to verify if the automated auditing was done correctly. The aim is to give a platform to users where the user can retarget the values and check for the missing as well as mismatched values against the CIRRUS system.
  + This would save time on the audit process for each plan and largely reduce manual effort, while also ensuring that all the fields are correctly audited.
* **Extraction of sources of truth**
  + It is attempted to extract the different auditing fields and values from different sources of truth, such as embeddings, PDFs, and screenshots, into a standardized format using scripts, Artificial Intelligence and Machine Learning algorithms.
  + Extracting the different fields and bringing them into a uniform format will be useful for efficient analysis and auditing, enhancing overall data accuracy.
* **Auditing using GUI screen**
  + Users are presented with a panel where two sections are visible:
    - Left side: Contains the fields to be audited, each accompanied by corresponding textboxes displaying values for both source of truth and Cirrus categories.
    - Right side: Features a file path search button for locating the Source of Truth data file.
  + Each field value retrieved from the source of truth and Cirrus systems is compared with the displayed source of truth data file. Any discrepancies identified would prompt us to update the values.

# 6. Assumptions

* The CIRRUS system is the primary source of data for member groups, benefit plans, and renewal dates. The sources of truth, compiled from data entered by the sales team, and considered to be reliable for auditing purposes. Both the CIRRUS system and sources of truth are accessible.
* There is no fixed timeline for running the automation for auditing process. Typically, the renewals are done on a specific month each year and auditing needs to be done 15 days before renewal, but there might be a need for daily automation during peak renewal periods. To overcome this problem, the automation is subjected to be made in a way that it can be run on an ad hoc basis.
* As of now, majority of the sources of truth lie in the BARTrack report, which contains plans present in the Oxford Book of Business. The other books of business such as UHC Freedom, AIM ASIC, Level Funded, etc. have their own sources of truth stored in different locations within the system. However, this might not always be the case.
* Majority of these sources of truth are in excel sheets, but the formats in these excel sheets are inconsistent like PDFs, screenshots, etc. and non-standardised.
* Aside from these sources of truth, there is also an active member group report, which is an Excel Spreadsheet containing all the group members and MNS Plans which would be audited for the upcoming renewal.

# 7. Risks and Mitigation

* **Data Consistency and Accuracy:**
  + Risk: The reliance on consistent CIRRUS reports and inconsistent sources of truth, introduces the risk of error while matching the datasets, potentially leading to inaccurate audit results.
  + Mitigation: Implement robust technical methods to ensure consistency within the sources of truth, so that it becomes easier to match the fields with CIRRUS and update the CIRRUS values accordingly.
* **Structural Limitations to sources of truth other than BARTRACK Reports**
  + Risk: Unstructured sources of truth like forms and images poses a risk to the extraction and detection of key fields and completeness of the audit process and may hinder the ability to perform accurate comparisons.
  + Mitigation: Use adaptive technical tools to extract the information and bring them into a uniform format. In cases where the extraction was not possible or inefficient in the 1st level of automation, the user can still match the values on the GUI Screen to ensure auditing can be done on unstructured data. An extract report would be created at the end of the process where the fall outs and mismatches would be called out in an Excel sheet.
* **Dynamic Nature of Embedded Files**
  + Risk: The presence of embedded files within BARTRACK reports introduces complexity while extracting data and increases the likelihood of errors during data extraction and validation, potentially impacting the accuracy of the audit process.
  + Mitigation: Develop automated processes for extracting and validating data from BARTRACK reports, leveraging Machine Learning algorithms to handle embedded files and minimize the risk of manual errors.
* **Manual Intervention for Verification**
  + Risk: Since Machine Learning algorithms are never error free, manual intervention to verify and audit the undetected groups/fields poses a risk of human error and may slow down the audit process, especially during peak renewal periods when daily automation is required.
  + Mitigation: Implement standardized workflows and checklists for manual verification of discrepancies, ensuring that the process is efficient and consistent across all audits, with clear escalation procedures for resolving discrepancies promptly. For example- after completing the auditing process, a report would be generated in the end that would consist of fallouts and mismatches in the extraction and auditing process.

# 9. Approval

This BRD requires client approval from reviewer and the project owners before proceeding with implementation.

# 10. Revision History

Any revisions or updates to the BRD will be documented and maintained for future reference.

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