CVS – Payment Platform Modernization - Scale and accelerate claims processing service to handle 1B claims per year for Fortune 100 Retail Company

Business Challenge:

- Expensive & Ineffective Health Insurance Claim & Rebate Management Process
    - The legacy system used to manage health insurance claims and rebate computations had reached its capacity in terms of scalability
    - Rebates are a return of a portion of the purchase price of a drug from the drug maker back to the buyer.
    - Our client couldn't maintain service level agreements since the legacy system would often take up to 7 months to process the insurance claim and rebates as opposed to 30-day SLA commitments offered by the client
    - This delay resulted in substantial extra work for Sales & Accounting and provided a sub-par customer experience for end users

Business Requirements:

- Our client was looking for a consulting team that could address the following requirements
    - Design a claims and rebate management system to handle at least 1 billion users per quarter
    - Reduce the delay in processing claims and rebates from 7 months to 30 days
    - Enhance the efficiency of Sales & Account Management teams by reducing corresponding man hours needed to process claims and rebates
    - Delivery seamless and swift insurance claims management and rebate processing experience to end users

Our Approach & Solution:

- Creospan provided a team of 4 Consultants (1 Sr. Dev / Delivery Mgr., 3 Developers)
- We adopted the following approach for this client
    - **Conduct consultative sessions & collate business requirements**
        - Our team interviewed business stakeholders to dive deeper into the user needs, long-term business directives, and corresponding business challenges
    - **Understand existing system architectures, APIs and technical constraints**
        - We also conducted collaborative sessions with technology and the client's security team to learn more about the technical constraints, APIs, architecture, and information flow of existing systems and corresponding security requirements
    - **System Design & Testing Strategy**
        - We developed system architecture and user stories (JIRA) to meet the needs of our client and end users by conducting weekly sessions with business & technology stakeholders

- We executed these user stories over a period of 18 months and significantly reduced the claims and rebate processing time from 7 months to 30 days
  - **Scrum Development, Testing & Launch**
    - We adopted the Agile Scrum methodology and conducted daily standups, spring planning, grooming, and retrospective sessions to ensure all stakeholders were aligned with the software development and deployment process
    - Our team interfaced with the client's QA team, ensuring each feature developed during this process met our client's business, technology, and security needs before releasing it to end users.
    - Within 18 months, from our first meeting with this client, we were able to launch the first version of this system that reduced the claims and rebate processing time from 7 months to 30 days
    - Thus, we delivered a solution that not only led to exemplary customer experience but significantly scaled the ability of our client to process claims from 20k to 200k per month and scale their business with ease and efficiency

Business Benefits

- **Enhanced Customer Experience - Seamless Claims & Rebate Management Service**
  - Our solution accelerated (10x - 20k to 200k per month) the pace at which claims, and rebates were paced for end users and thereby enhanced the customer experience for end users
- **Business Efficiency – Scaled Claims & Rebate Management Service**
  - With the launch of this solution, the Sales & Account Management team no longer had to spend countless hours identifying and diagnosing delays associated with claims and rebate management process
- **Agile & Lean Software Development Process**
  - Within 18 months, from our first meeting with this client, we were able to launch the production version of this application with a lean team of 4 engineers provided by Creospan and 1 Business Owner / Scrum Master provided by our client
- **Business Expansion & Scalability**
  - Our scalable architecture allows the client to expand their services to multiple geographies with ease and efficiency, thereby accelerating business growth

Technology Stack:

- Cloud Architecture – Hybrid (On-Prem + PCF+ Cloud-base instances of SAP-Hana)
- Cloud Application Deployment – Pivotal Cloud Foundry (PCF)
- Application Development – Java, Spring Batch, SAP-Hana (In-memory DB), SQL DB

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