**BCBS - Mobile Web Application for Fortune 100 Health Insurance Provider**

**Business Challenge:**

* Tedious & Inefficient Prescription Refill Management Process
  + Up until now, the health insurance seekers (end users) managed prescription refills through phone and in-person visits to pharmacies, and this was a time-consuming and inefficient process
  + Our client frequently received requests from a lot of end users, citing the need for a mobile-based application to manage prescriptions

**Business Requirements:**

* Our client was looking for a consulting team that could address these needs of the end user and deliver a seamless prescription refill management experience to end users on their mobile devices
* They were looking for a solution that would address the following requirements
  + Deliver seamless prescription refill management experience to end users
  + Integrate seamlessly with existing applications
  + Develop and launch this solution in an iterative manner
  + Ensure it meets the security and privacy policies of the company and the healthcare industry

**Our Approach & Solution:**

* Creospan provided a team of 4 Consultants (1 Delivery Manager, 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
  + **Develop Mobile Architecture & User Stories**
    - 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 solidified the following tech stack for this client
      * Cloud Architecture – Hybrid (On-Prem + Azure)
      * Cloud Application Deployment – Pivotal Cloud Foundry
      * JSON APIs using Java SpringBoot, Jenkins for CI/CD
  + **Scrum Development, Testing & Launch**
    - We adopted the Scrum Kanban 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 6 months, from our first meeting with this client, we were able to launch the first version of this application to deliver a seamless mobile experience to end users and a scalable and secure solution to our client

**Business Benefits**

* **Enhanced Customer Experience - Seamless Prescription Refill Management Service**
  + Our solution enabled mobile users using iOS and Android devices to manage their prescription refills directly from their device without having to call or visit pharmacies every so often
  + It also allowed users to add notes, reminders and check the status of each of their prescription requests directly from their mobile device
* **Business Risk Management - HIPAA Compliant Secure Architecture**
  + We reviewed and incorporated HIPAA & security policies of our client in our solution to ensure it met these requirements
  + We also introduced MuleSoft as Gateway API that adds an extra layer of security and routing in front of our application thus minimizing business risk associated with security attacks
* **Agile & Lean Software Development Process**
  + Within 6 months, from our first meeting with this client, we were able to launch the first version of this application, and this provides a seamless mobile experience to end users and delivers a scalable and secure solution to 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 + Azure)
* Cloud Application Deployment – Pivotal Cloud Foundry
* JSON API - Java SpringBoot
* CI / CD – Jenkins | Microservices & REST API

**Consultant interviewed for this case study: Michael Walsh (BCBS)**

**Numbers:**

BCBS has 115 million members

Let's assume the lack of a mobile app resulted in 8% of customers migrating from BCBS to another carrier.

Assuming each customer paid at least $50 per month on insurance to BCBS, that's a total of 0.08\*$50\*115\*1000000 = $460 Million Loss per month with a conservative 8% termination rate.

That's the equivalent of $460\*12 = $5.4 Billion Losses per year with a mere 8% termination rate.

Let's assume we reduced this termination rate by 30%; that is, we brought it down to ~2.5%, which means we saved about $1.8 Billion manually for BCBS.