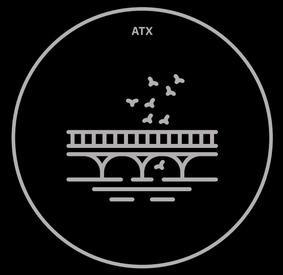
IBM **Cloud** Garage



The Hartford
Enterprise Design Thinking Workshop

Outcomes

April 16-18, 2019

Workshop Outcomes Contents

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Executive Summary

A concise view of the workshop outcomes

2

Documented Artifacts

Experience the journey with photos and highlights from each activity

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Methodology

Learn more about our user-centered approach using IBM **Cloud** Garage Method

1

Executive Summary

A concise view of the workshop outcomes

Executive Summary | **The Team**

Here's who attended the Enterprise Design Thinking workshop.

The Hartford

Keren Shemesh – AVP, Claims Solution Design
Gary Tomchik – Product Manager, Claims Solution Design
Julie Schell – Delivery Lead, SME
Michelle Noble – Delivery Lead, SME
Courtney Servidone – Business Consultant, SME
Shaun Youngberg – Product Manager (Remote)
Saadia Khilji – AVP, Application Development, Claims IT
Gaurav Patrikar – Tech Lead, Claims IT
Lori Walters – Data Science, Claims
Anna Bondyra – Data Science, Claims
Dean Mazzotta – Architecture Lead, Claims
Murali Malipeddu – Enterprise Solutions Architect, Claims
Fred Robinson – Data Architect,
Suren Thirumappan – EDO Lead
Rahul Sharma – EDO Tech Lead

IBM

John Kimball – Project Lead
Colin Budd – Design Consultant
Norbert Riedelsheimer – Design Consultant
Tony Efremenko – Architect
Claude Harrison - Managing Consultant

Executive Summary | **Business Opportunity**

We will improve the experience of

data automation collection for compensability investigations

For

Field Claim Handlers, CCT (intake unit), Insured, Claimant, and Providers

The user(s) struggle today because

Field Claim Handlers - have to verify incoming info, FNOL data is limited, not understanding what other data is needed, unable to obtain necessary info.

CCT - reporter doesn't always have the info when reporting claim, some reports come in via fax with very limited info, they only capture info being given.

Insured - having to repeat info, annoyed at too many questions, lack of communication options, don't know what info is important when reporting claim, lack of knowledge of WC process and concept of compensability

Continued...

Executive Summary | **Business Opportunity (Cont'd)**

The user(s) struggle today because

Claimant - having to repeat info their employer already gathered, feel like their credibility is being challenged, what are we going with all this data, distrust of insurance companies, adjuster not differentiating between types of investigations

Providers - how will the carrier know I am treating this patent, do I need to comply with certain reporting requirements, am I in the network, how will I be notified when a decision is made

This would be great for our company because

- gathering **right data faster** will lead to more accurate decisions and less leakage
- utilize resources in **smarter** ways
- allow claims to move and process through the investigation phase faster leading to **shorter cycle times**
- greater customer service **satisfaction**
- better initial experience leads to **less litigation**

Executive Summary | **The MVP and How We Got There**

To reach a well defined MVP, we identified the users to focus on the experience we want to improve.

Understand

The team began by mapping the stakeholders and end-users and explored the data/communication flow amongst them (10). The team selected three unique users - ***Claimant***, ***Insured*** and ***Field Claim Handler*** - to empathize with (11-13) and use as vehicles for exploring the process of ***data collection for compensability investigations*** (14). This understanding helped the team uncover the major pain points inherent in the process as it exists today (15).

Explore

With the problem space defined by the key pain points, the team created a range of responding ideas to address the varied pains, which were then prioritized based on impact to user and feasibility to build (17,18). The team next explored potential solutions through the narrative form of storyboards (20).

Define

The many ideas and components generated in the storyboards led to the creation of a single To-Be Vision (22,23). An examination of the many risks involved in bringing this vision to life (24) enabled the team to identify the riskiest risk (25), which, in turn, informed the concept and scope of our first MVP - as defined by the MVP Statement and MVP Goals for the first build (27,28).

To-Be Vision

Doug the Claimant and Roger the Insured are provided with an interactive questionnaire – in form of a conversational User Interface / Chatbot – that guides them through the claiming process, asks the relevant contextual questions per claim type and follows up with 3rd party data gathering if needed - so that Karen, the Field Claim Handler gets the right information in the fasted time possible to make the right decision for the claim.

MVP Statement

If we provide **CCT** and **Field Claim Handlers** with **Dynamic Questionnaire to help guide** and **Contextual Information Gathering**, we will see:

1. Increased compensability decisions based on data gathered at FNOL
2. More accurate compensability decisions
3. Increase in customer satisfaction
4. Faster communication of compensability decision

All of which aims to address and mitigate our riskiest risk of determining if Dynamic Questions lead to better reasoning.

2

Documented Artifacts

Experience the journey with photos and highlights from each activity

Understand

Identify And Empathize With A User And Their Pain-Points

User Mapping

Empathy Map

As-Is Scenario Map

Pain Points

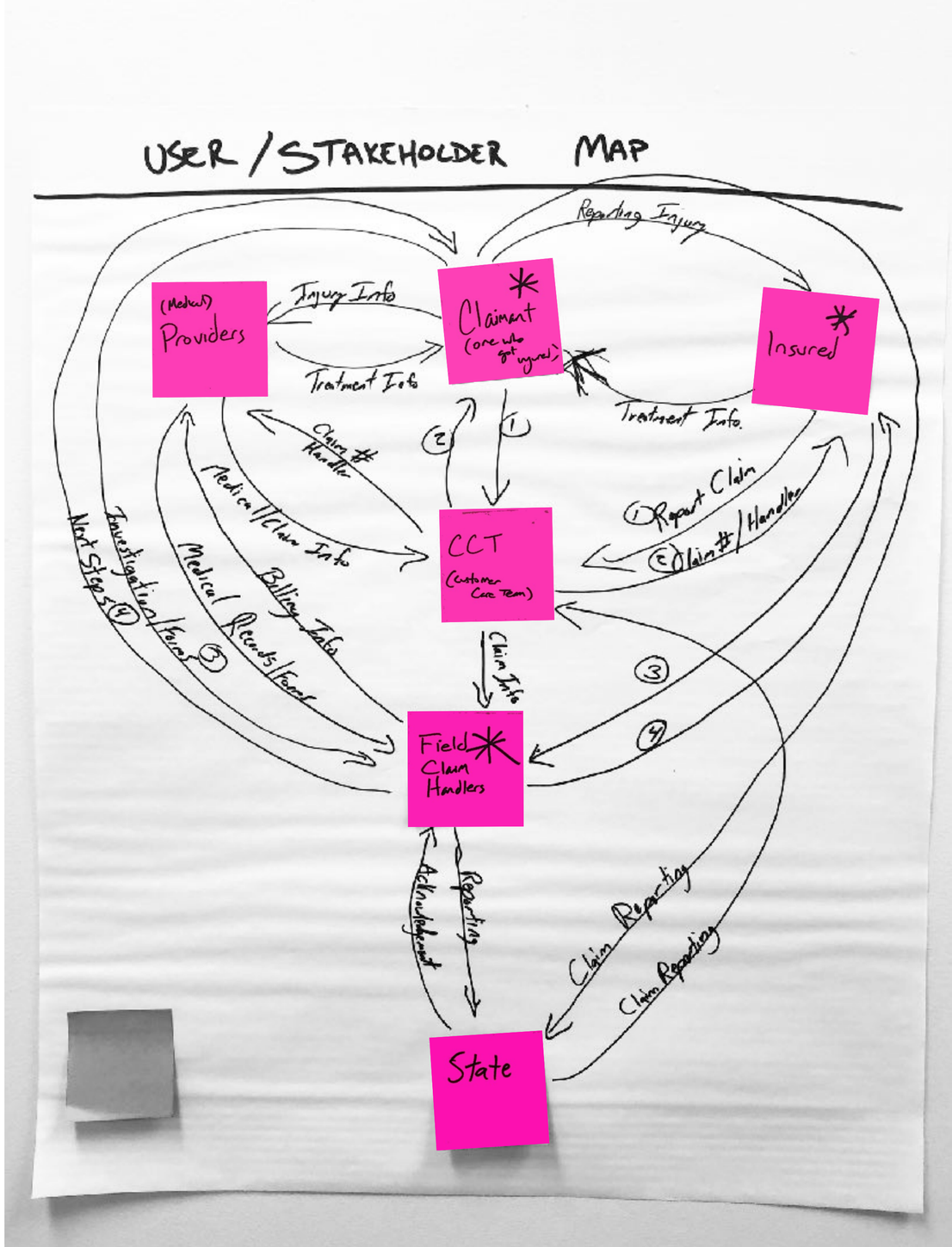
Understand | **Stakeholder Map**

To align around the many stakeholders, end-users, and dependencies involved in the selected use cases plus the relationships amongst them, we defined a stakeholder map.

Key Stakeholder Groups:

- Medical Providers
- **Claimant (The one who is injured)**
- **Insured (Employer of the Claimant)**
- Customer Care Team
- **Field Claim Handlers**
- State

Based on our Stakeholder Map, we next selected three end-users to help us build empathy for their experiences and pains - thus helping us to better tailor our solutions to the users' true needs.



Understand | **Empathy Maps**

Empathy maps help us understand who we are designing for and connect all of our decisions to real user needs and pain points.

Doug

Warehouse Worker (Claimant)

38 years old
Married
2 kids < 10 years
—
High School Degree

Says
- How will I get paid?
- Will my claim be approved?
- How was my pay calculated?
- You are slow!

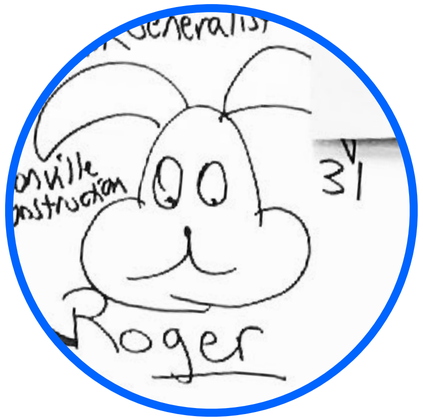
Thinks
- Why are they asking so many questions?
- When do I go back to work?
- How will I support my family in the meantime?

Does
- Goes to the doctor
- Waiting for calls from insurance to direct next steps
- Gets used to staying at home
- Less Training

Feels
- Stressed because not sure of next steps
- Afraid of loosing job
- Frustrated because of process
- Fear of impact on financial planning

Understand | **Empathy Maps**

Empathy maps help us understand who we are designing for and connect all of our decisions to real user needs and pain points.



Roger

HR Generalist (Insured)

31 years old

—

Toonville Construction

—

Degree in Psychology

Says

- Is my employee covered/ receive treatment? Why not?
- What info do you need?
- Why is my employee not covered or compensable?

Thinks

- What is the process?
- Process takes too long and is cumbersome and confusing
- Carrier can't possibly need all this information

Does

- Completes forms and responds to carrier questions
- Gathers information
- Asks carrier for updates
- Informs claimant

Feels

- Frustrated
- Confused
- Overwhelmed

Understand | **Empathy Maps**

Empathy maps help us understand who we are designing for and connect all of our decisions to real user needs and pain points.

Karen

Field Claim Handler

34 years old
Single
7 Cats
—
Very organized
—
Bachelor Degree

Says

- How did this injury happen?
- What facility would have avoided injury?
- I'm expected to do everything

Thinks

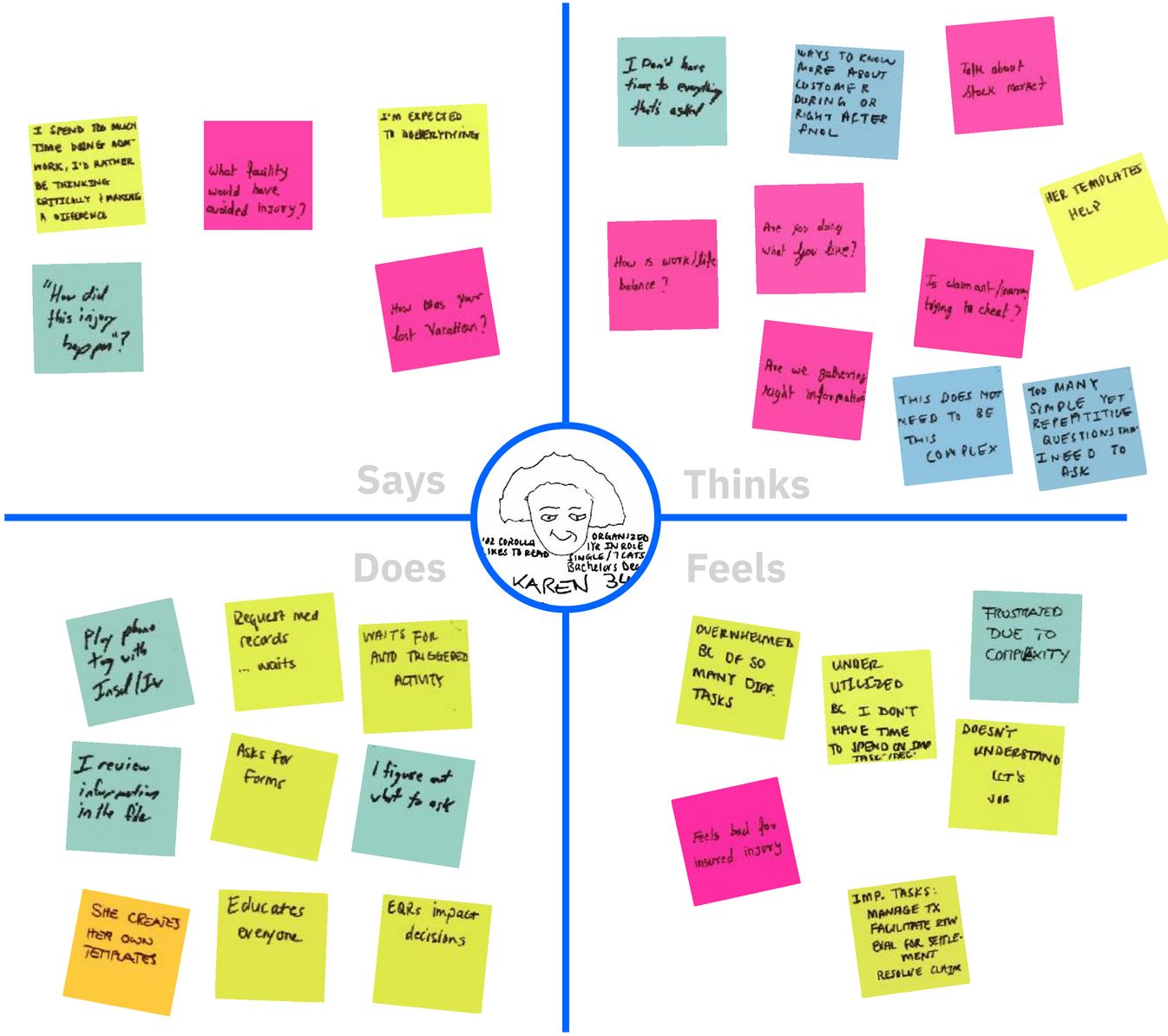
- Are we gathering the right info?
- Are claimant/Insured trying to cheat?
- My templates help!
- Too many simple repetitive questions that I need to ask.

Does

- Plays phone tag with Insured
- Figure out what to ask
- Reviews information
- Requests more data (medical treatment records)

Feels

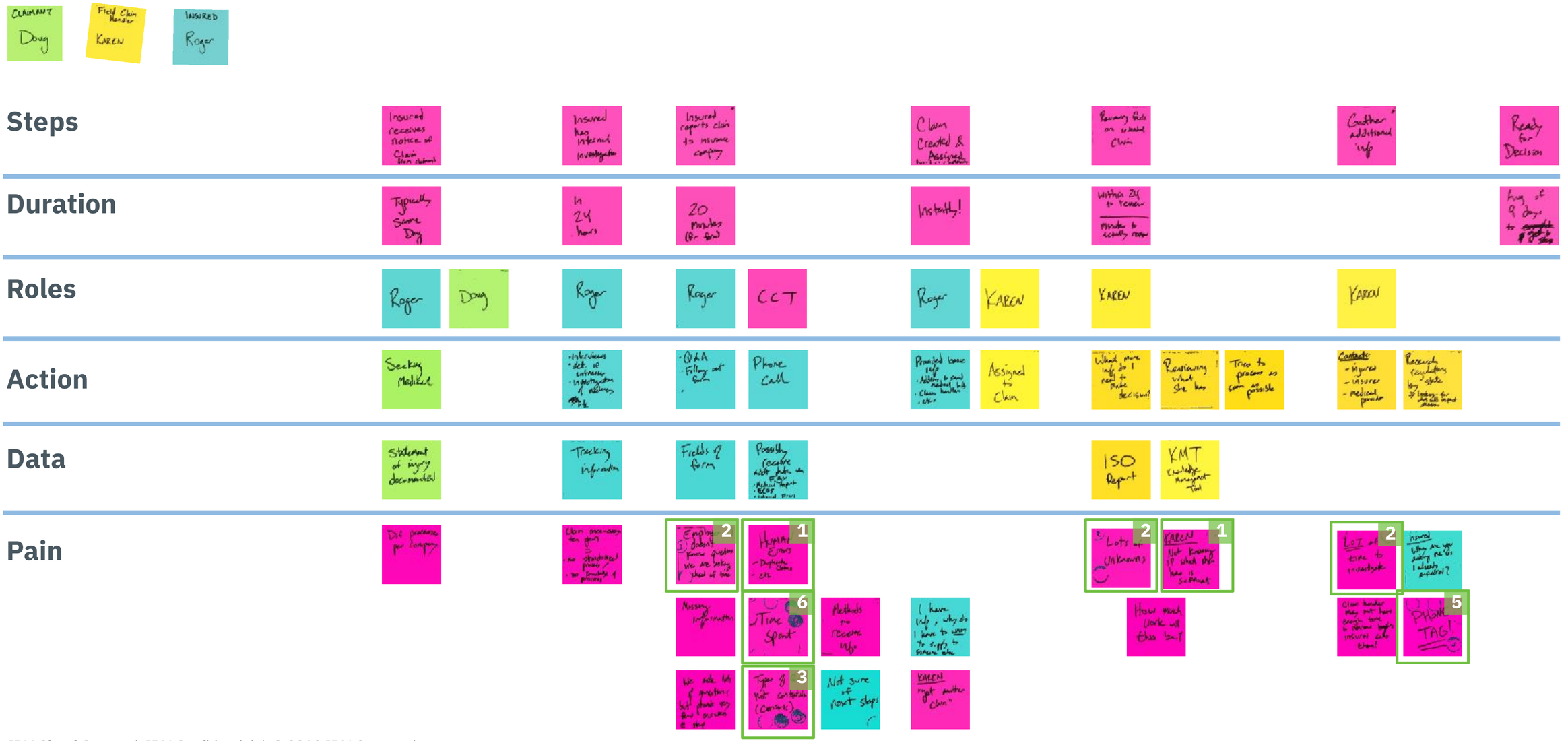
- Underutilized
- Overwhelmed



Understand | **As-Is Scenario**

As-Is Scenarios help us understand the current scenario for the Claimant, the Insured and the Field Claim Handler as they collect data throughout the claim handling process.

The Team voted on the severity of the pain points. The number of votes are indicated on top right.



Understand | **Pain Points**

Pain-points are identified within the As-Is Scenario and prioritized based on which pains are the most impactful (painful) to our users. The top pain points form the boundaries of our "problem space" to investigate in the Explore phase.

6 Votes

Time spent on gathering data

5 Votes

Phone Tag when gathering additional data

3 Votes

Questions are not contextual and too generic.

Based on the top ranked pain points, we came to identify that the top-level pains can be synthesized as:

Field Claim Handlers don't get the *right* information.

Field Claim Handlers don't get the information *fast enough*.

Explore

Rapidly Innovate On Ways To Improve The User’s Experience

Ideation

Solution Vote

Storyboarding

Vision Statement

Explore | **Ideation**

The team generated high-level ideas to address our top-ranked pains of getting the right information and getting it fast enough.

Dynamic Questions - Dynamic questions generated in real time for different claim types and based on historical data.

Guided Questionnaire - An interactive questionnaire –in form of a conversational User Interface / Chatbot – that asks the relevant contextual questions for compensability and follows up with data gathering in case more data is needed.

More efficient Questions - Cut investigation for low risk claims. Ask only few, but the relevant and necessary questions for high value claims.

3rd Party Data - Tap into customer systems to enable direct data exchange and leverage 3rd party data. Potentially integrate something like ECOS/OSHA in the HR Systems of larger accounts and let the Claimant/Insured complete the investigation for us before contacting us.

Business Process Change - Reduce unnecessary contact points in the claiming process (CCT and the Insured) and provide Self Service to the Claimant and introduce specialist roles by claiming/injury type.

Collection Enhancement - Enable Claimant/Insurer to schedule an FNOL call with the Claim Handler. Record Video Interview with the Insured and extract the answers from it. Use Onsite Investigation like surveillance cam recognition.

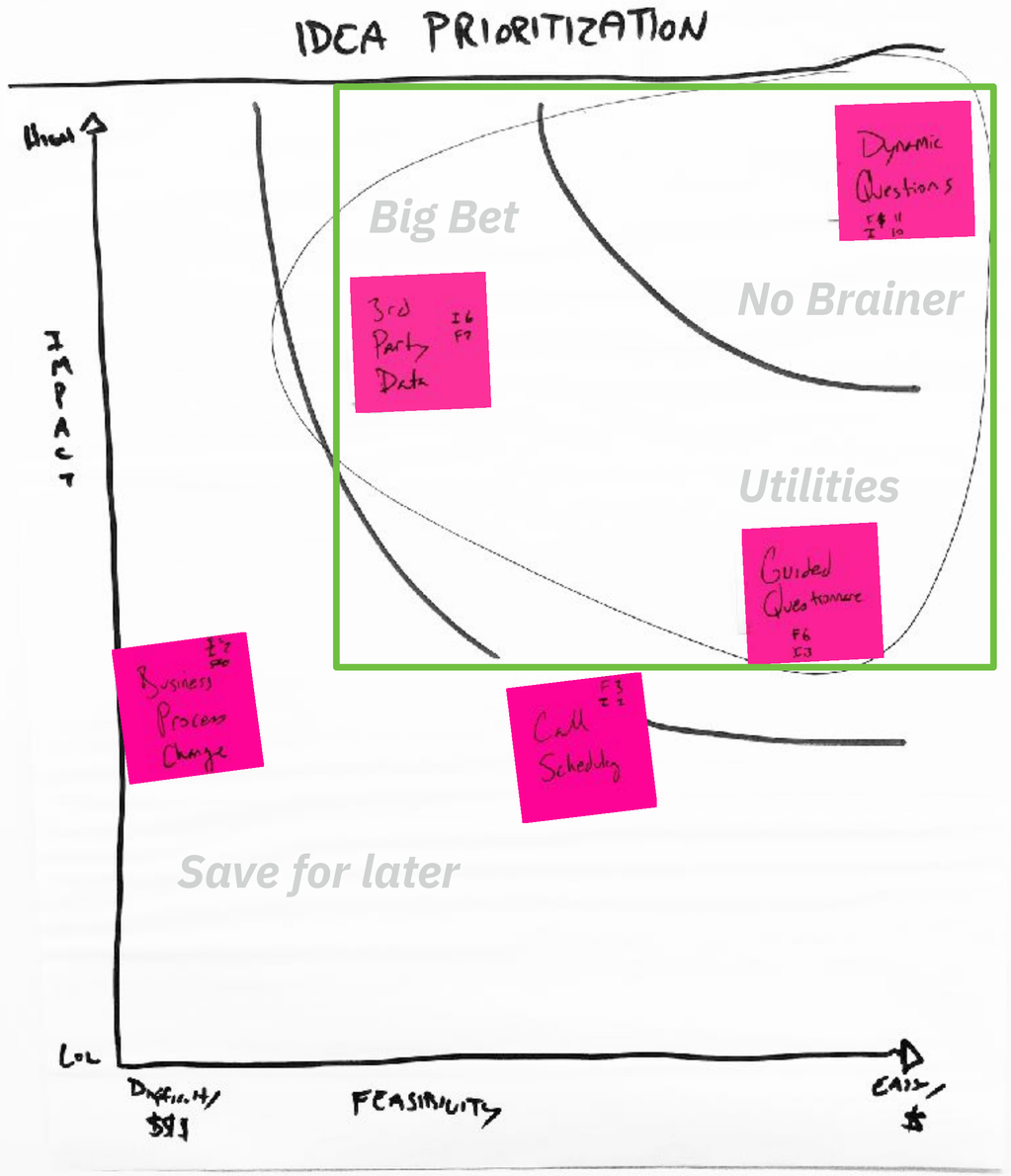
Explore | **Prioritization**

*Prioritization helps us to categorize and plot our ideas to find which are the most **Impactful** to the user (y-axis) and **Feasible** (x-axis) to bring to life.*

Impact	Feasibility	Intent
●●●●●●●●●●	●●●●●●●●●●	Dynamic Questions
●●●●●○○○○○	●●○○○○○○○○	3rd Party Data
●●●○○○○○○○	●●●●●○○○○○	Guided Questionnaire
●●○○○○○○○○	●●●○○○○○○○	Call Scheduling
●●○○○○○○○○	○○○○○○○○○○	Business Process Change

Based on our prioritization, we found the most impactful and feasible ideas to be **Dynamic Questioning**, **3rd Party Data Integration**, and **Guided Questionnaire.**

These formed our solution space which we next ideated within through the narrative format of Storyboards.



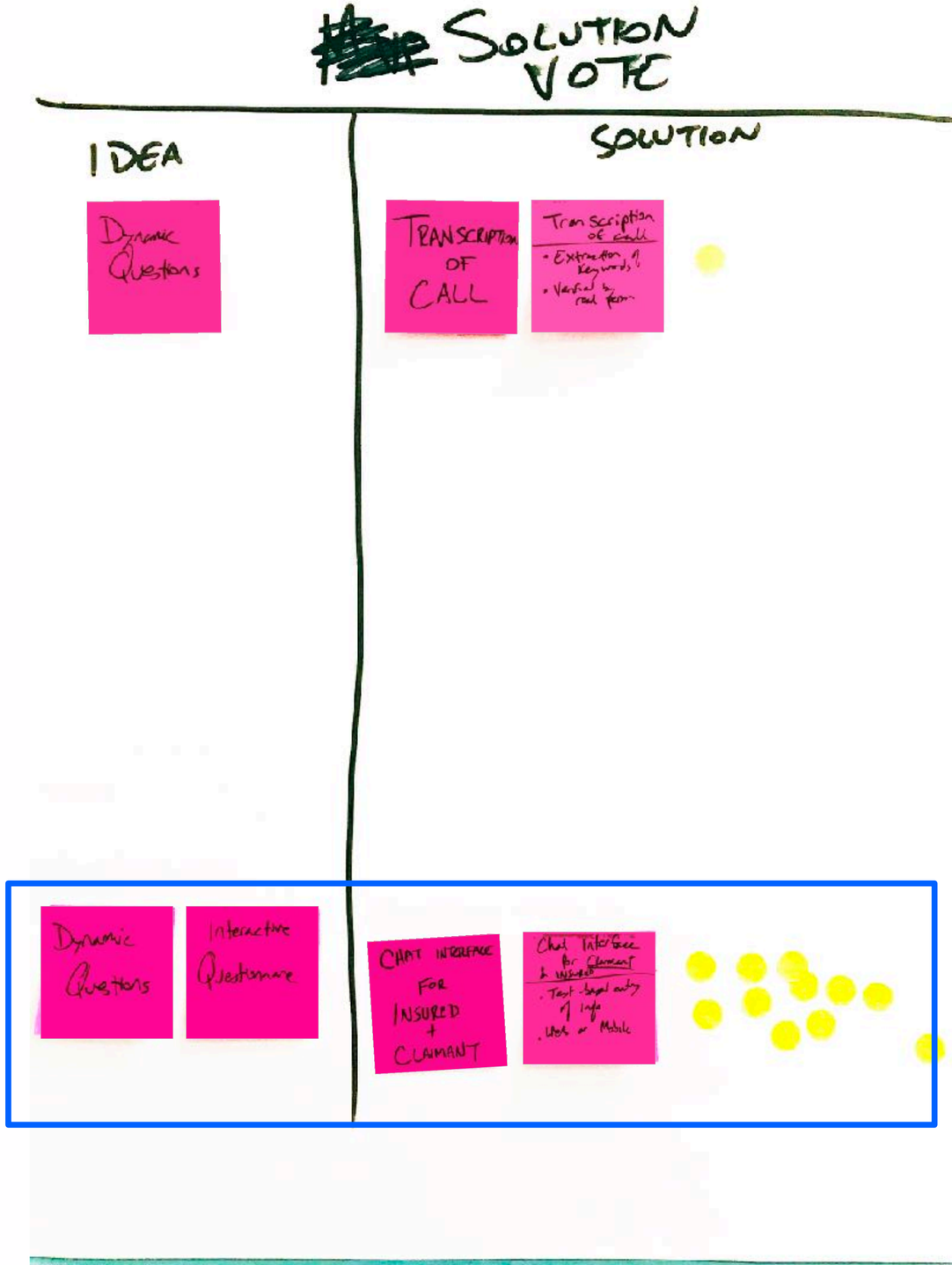
Explore | **Solution Vote**

The team voted on which variant of the solution would be most aligned with the collective project objectives. This helped ensure that we had the right scope for the high-level ideas before storyboarding.

Based on the most impactful and most feasible ideas, the team voted to refine our solution space definition to the following:

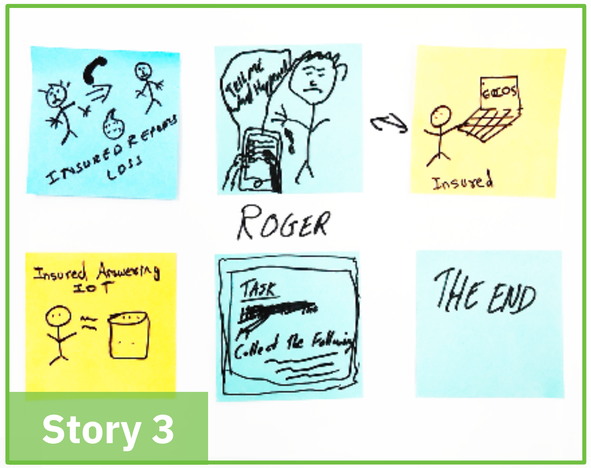
Dynamic Questions + **Interactive Questionnaire**

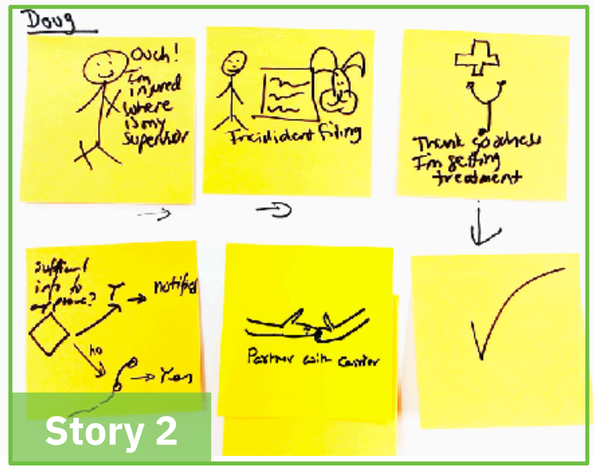
enabled by **a chat interface for Insured and Claimant.**



Explore | **Storyboarding**

The team used the narrative form of storyboards to visualize and share how their solution(s) would enhance the data collection process for compensability investigations from the perspective of our users Doug, Roger, and Karen.





Define

Assess The Business Value And Define The MVP

To-Be Process (Silver Thread)

To-Be Vision Statement

Assumptions & Risks

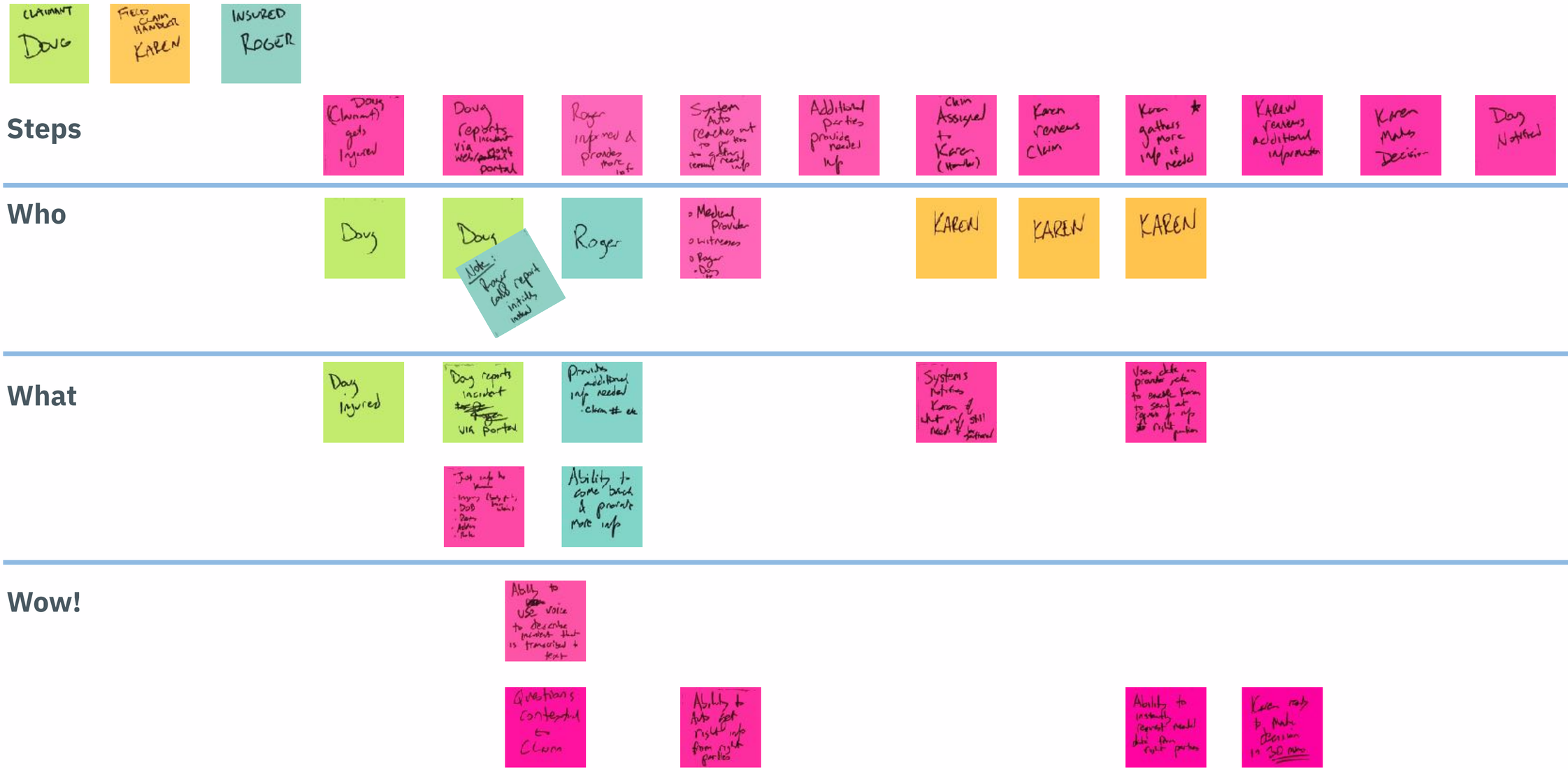
Component Acceleration

MVP Goals / Future Goals

MVP Statement

Define | **To-Be Process (Silver Thread)**

The team examined the moments of alignment (and un-alignment) across the many ideas and components of the crafted storyboards to identify a uniting "silver-thread" and create a unified To-Be Process.



Define | **To-Be Vision Statement**

Based on the To-Be Process, our To-Be Vision Statement synthesizes our overarching vision for our users following the format of Who, What, and Wow.

Who What Wow

Doug the Claimant and **Roger the Insured** are provided with **an interactive questionnaire – in form of a conversational User Interface / Chatbot – that guides them through the claiming process, asks the relevant contextual questions per claim type and follows up with 3rd party data gathering if needed** - so that **Karen, the Field Claim Handler gets the right information in the fasted time possible to make the right decision for the claim.**

Define | **Assumptions & Risks**

Assumptions help us to address open questions and potential risks which we expect within our solution.

Areas of Risk

- Claimant Adoption
- Insured Adoption
- Accuracy of Data
- Fraud
- Missing Information/Data
- Infrastructure/Tech Dependency
- Security
- Time of Process
- Internal Training

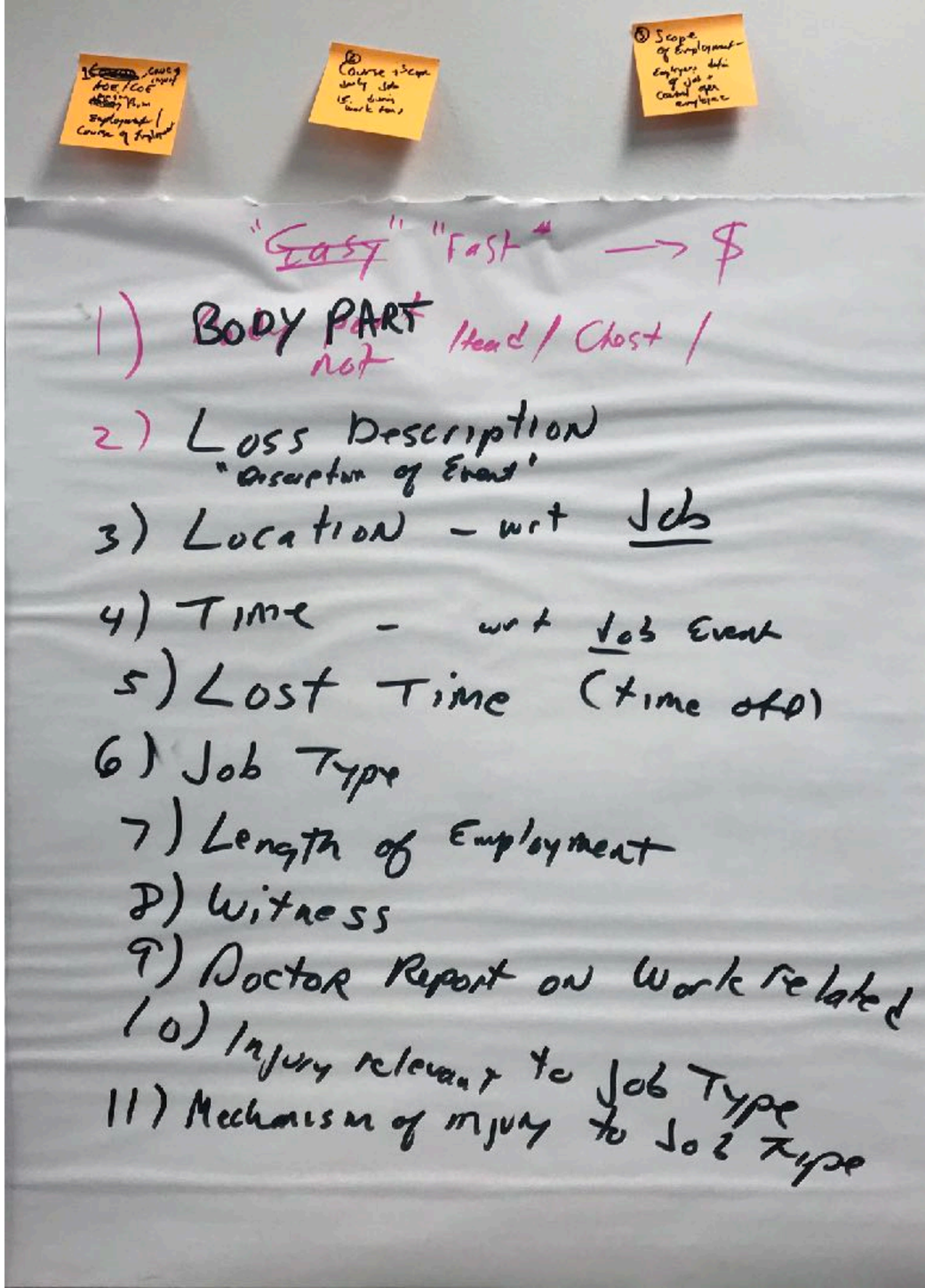
Through discussion of these many areas of risk, the team determined that the “riskiest risk” for our To-Be Vision is:

Determining if Dynamic Questions lead to better reasoning.

Define | **Component Acceleration**

NEED TEXT

TONY - what text would you like here??



Define | **MVP Statement**

Based on our "riskiest risk" of Determining if Dynamic Questions lead to better reasoning, the group defined the scope of the MVP as well as the key metrics to track to ensure we are achieving successful results with our first build.

If we provide **CCT and Field Claim Handlers** with **Dynamic Questionnaire to help guide** and **Contextual Information Gathering**, we will see:

1. **Increased compensability decisions based on data gathered at FNOL** (measured by fewer days in process)
2. **More accurate compensability decisions**
   (measured by auditing Test and Learn group to see if results improve)
3. **Increase in customer satisfaction** (measured by FNOL survey)
4. **Faster communication of compensability decision** (measured by time to notify compared to today)

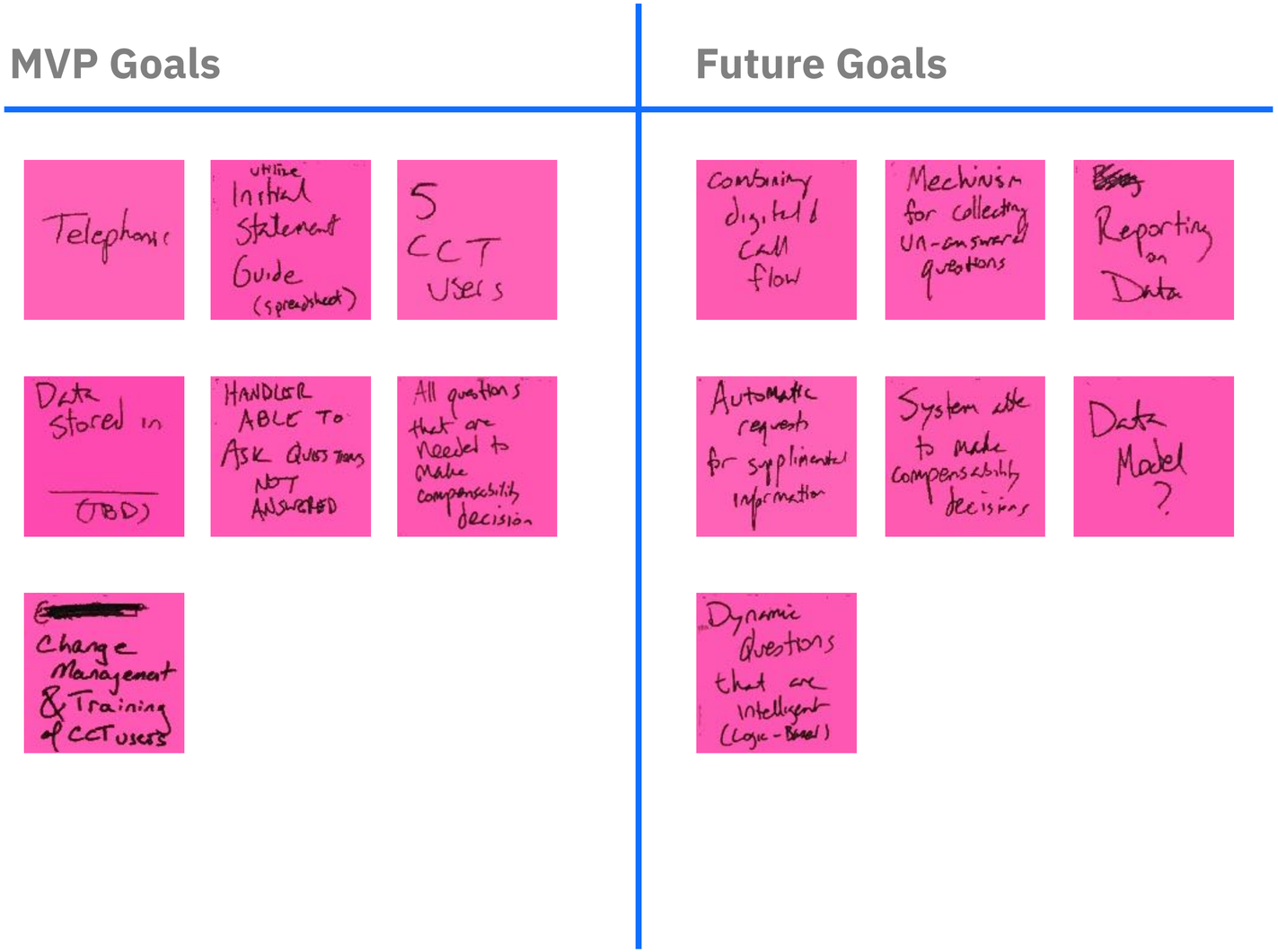
All of which aims to address and mitigate our highest risk of determining if Dynamic Questions lead to better reasoning.

Define | **MVP Goals + Future Goals**

The team defined the many components that define our first build (MVP Goals) and captured the elements to consider incorporating for future builds as we learn and scale from the initial MVP project.

MVP Goals:

- 5 CCT Users
- Using Telephone
- Initial statement guide (spreadsheet)
- The Field Claim Handler is able to ask questions which are not yet answered
- All questions that are needed to make a compensability decision are included and can be answered
- Data is stored in TBD
- Change Management and Training of CCT Users



Idea Garden

Throughout the workshop, we identified a number of ideas that would benefit from additional attention and/or follow up work by SMEs.

Sample Ideas for Future Exploration:

- Customer Profile based on 3rd Party Data
- Video Upload of Incident to reduce data needed
- Large employers have an employee inquiry API to obtain employee data pre-fill
- A claim FNOL video
- Ability to upload an OSHA Claim doc for low touch data collect
- Speech to text support to assist in data collection
- Data request send out to medical providers automatically if needed

A

Appendix Methodology

Learn more about our user-centered approach

IBM **Cloud** Garage

You can think of us like a consultancy with a startup DNA that empowers small and large companies to disrupt and transform by delivering cloud-based innovative solutions in minimum possible time using the award-winning IBM Cloud Garage Method.

Garage Locations:

San Francisco / Melbourne / Toronto / Austin / Nordics / London / Nice / Singapore / Tokyo / Dubai / Brazil / Munich / New York City

THIS IS HOW WE WORK

We’ve taken the best methods from the most successful companies and packaged it into a complete methodology which we call the **IBM Cloud Garage Method.**

We’re not just about a platform or a certain technology, we’re about proven and innovative ways of working to help your company succeed and solve real user-needs.

EVERY PROJECT STARTS WITH ENTERPRISE DESIGN THINKING

Starting with the THINK hexagon helps us frame every opportunity around a user and their specific needs. This is human-centered design.

Enterprise Design Thinking is a framework for delivering user-centered outcomes at speed and scale.

WE WORKSHOP TO REFLECT AS A TEAM

Why?

A workshop is not the product itself, it's simply the framework that enables collaboration, brings clarity and alignment, and creates empathy for the end user. It forces everyone to step out of their shoes and prioritize their end user’s experience.

Design Matters

We’ll focus on the user in order to define innovative solutions that are founded in user needs.

Move Faster

We’ll move fast with a user-centered approach saving the actual technology until the very end.

Form Clarity + Alignment

We’ll generate a shared understanding of our user, exhaust many exciting ideas, and align on how to move forward into development.

EVERYONE CONTRIBUTES WITH INTERACTIVE ACTIVITIES

How?

Workshops are a combination of people, place, and lightweight tools.

Multi-disciplinary teams

Interactive and collaborative activities

Simple and lightweight tools

In order to build a rock-star team, aim to bring 3-8 people from the roles below:

- **Business**: this person(s) is the voice of the business and its success
- **IT/Development**: this person(s) has an understanding of your current IT strategy and/or will build what we define in the workshop
- **Innovation**: this person(s) brings new ways of working into your company
- **Design**: this person(s) has an understanding of your user(s)'s needs and will design the product, from user experience to visual design
- **Sponsor User**: this participant(s) represents the actual end user whom you're targeting with this project

EVERYONE CONTRIBUTES WITH INTERACTIVE ACTIVITIES

How?

Workshops are a combination of people, place, and lightweight tools.

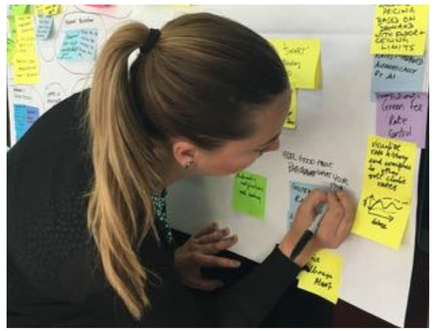
Multi-disciplinary teams

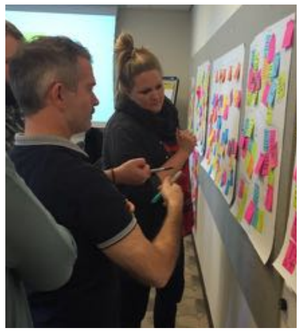
Interactive and collaborative activities

Simple and lightweight tools

We'll use lightweight, user-centered activities to empower everyone to participate. It's really all about teamwork.

Tip: Wear comfortable clothes and be ready to be away from your phone/device. We'll have breaks throughout the day for those moments when you need to reconnect.





EVERYONE CONTRIBUTES WITH INTERACTIVE ACTIVITIES

How?

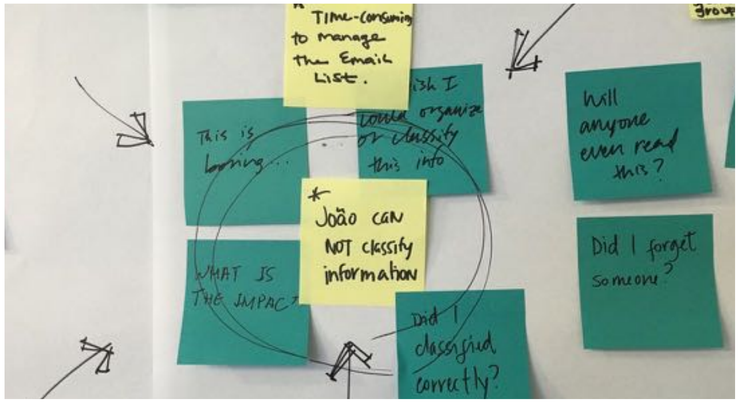
Workshops are a combination of people, place, and lightweight tools.

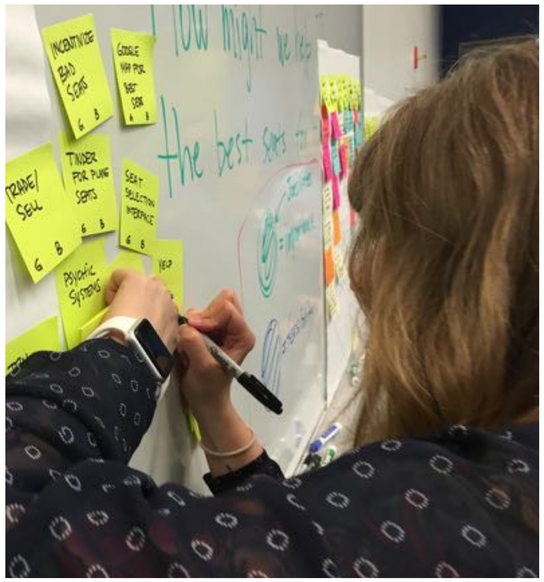
Multi-disciplinary teams

Interactive and collaborative activities

Simple and lightweight tools

We'll use lightweight tools to get moving fast, like sticky notes and sharpies.





What you'll get out of the workshop

User Understanding
Feel confident that you'll be building something that real people with real needs actually want to use.

Hypotheses
We'll define key hypotheses with an approach for how to test them.

Vision Statement
Define a crisp and clear product Vision Statement. Think of this as the handshake between design and development.

Outcome PDF
Receive a summary of your workshop experience in PDF format. This is a document that your team can use to share your process and document the journey.

Thank you!

To Learn More

A pdf of the Field Guide to the Cloud Garage Method can be found at:

https://www.ibm.com/cloud/garage/practices/overview

To learn more about Design Thinking in the Cloud Innovate Method visit and explore:

https://www.ibm.com/cloud/garage/practices/think

