Auto Casualty

Westfield Builds Deeper Connections with Innovative Solutions

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8 MIN READ

Before there were cars, electricity, and telephones, Westfield was serving customers. The group of hardworking farmers from Medina County, Ohio, that founded the company in 1848 had a strong sense of community. What initially began as a way to protect local businesses has grown into one of the leading property and casualty carriers in the United States. Today, Westfield provides personal insurance in ten states and commercial insurance in twenty-one states through a network of more than a thousand leading independent agencies. Although the founders had no way of envisioning how Westfield would transform its business in 170 years, what has remained unchanged is an unwavering focus on relationships and a commitment to caring and respect for others.

Outside

Two Departments, One Goal

The workers' compensation and casualty claims business units within Westfield came together with a single goal of improving processes. To accomplish this goal, process leaders determined they would take a multi-faceted approach. While the specific changes necessary to achieve this goal varied across each department, the ability to choose strong partners and manage complex changes without compromising customer satisfaction or employee morale is what allows Westfield to continue innovating and thriving. Concentrating on providing an exceptional claims professional experience and disrupting the medical bill review space led to phenomenal results for the workers' compensation group.

Collaboration

Workers' Compensation Group Improves the Customer Experience with Straight-through Processing

The challenge for the group was to develop an accurate and consistent process that would benefit customers while also creating optimal efficiencies. “At a high level,” said Jim Bowers, Workers’ Compensation Claims Process Leader, “our project was looking to create time and space for our claims professionals to focus on customer relationships and strategic work while reducing administrative tasks that were taking too much of their time.” Westfield was trying to solve a question that has existed in the worker's compensation industry for many years. What is the best way to quickly analyze bills and make sure payments are made to injured parties’ providers? The answer lies in developing a method for a high percentage of bills to flow through the review process from start to finish with minimal to no intervention by a claims professional; in other words, straight-through processing.

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Most consumers can relate to the frustration of waiting for a provider to issue a check or return a phone call. According to Jodie Hopkins, National Workers’ Compensation and Personal Injury Protection Leader, “What we were trying to do was take that away from the customer. The last thing that injured parties want to think about is whether or not their medical provider got paid. They just want to focus on getting better.”

Turning the World of Medical Bill Review Upside Down

Leveraging strategic partnerships and in-house operational and technical resources led to a ten-month project implementation to set the foundation which fundamentally changed the Westfield medical bill review process from beginning to end.

> Board

First, the team created an innovative and first of its kind “Bill Bin” in their claims management system. This feature gives claims professionals a near real-time ability to review and approve bills with a single sign-on link. This new level of transparency has helped in reducing the bill approval turn-around time.

> Jon
>
> Jon Thornton, Claims Strategy Leader

Westfield was also able to significantly improve the claims professional experience with integrations to enable financial information, medical information, medical bill images, medical record images, and explanations of review images to flow into our claims system.. This created easy access to vital claims information so that claims handlers can provide more personalized assistance to injured workers, customers, and providers. As the eyes and ears out in the field, Westfield involved program champions in the project early and often. In the beginning, they served as subject matter experts, helping with the design and workflows; later they helped facilitate communication to teams across the country.

> Jodie Hopkins

Jodie Hopkins, National Workers' Compensation and Personal Injury Protection Leader

> We were completely turning their world upside down with a brand-new system and brand new processes.

There was no question that these initiatives would require a significant cultural shift. As Hopkins stated, "We were taking something fundamental to a claims professional's daily job duties, which is how to handle medical bills. We were completely turning their world upside down with a brand new system and brand new processes." With that in mind, training and communication were a crucial factor in accomplishing their efforts. Collaboration with partners in creating comprehensive training tools such as job aids, product presentations, user guides, and interactive webinars made a huge difference in the successful implementation.

Phenomenal Results Impact Claims Professionals and Customers

A primary objective of the straight-through processing initiative was innovation and disruption in medical bill review.

> The journey towards self-service claims handling has resulted in accurate processing of 70% of workers' compensation medical bills without any intervention. What once took weeks or months is now done substantially faster.

The largest and most significant result was one that fundamentally changed the way claims professionals work at Westfield. The journey towards self-service and "no-touch" or "low touch" claims handling has resulted in accurate processing of seventy percent of workers' compensation medical bills without any intervention. What once took weeks or months is now done substantially faster. This fifty percent improvement in straight-through processing allows the Westfield team to fulfill their vision of enhancing the customer experience, including speeding the claims process and creating efficiencies. Both of these enable claims professionals to spend more time with customers while also working on strategic projects that help injured workers.

Westfield

From a customer perspective, Hopkins describes the results as "absolutely phenomenal." Bowers adds, "With straight-through processing, the companies we work with don't need to worry about whether their injured employees are getting the care they need or if their bills are paid. So they can concentrate on successfully running their business."

Auto Casualty Customer Satisfaction Skyrockets with a Culture of Data Stewardship

The casualty claims organization is a key support area for Westfield's operation. It is "the promise of protection" when customers are in a time of need. It supports that promise by making investments that promote competitive

claims and customer service functions. To stay competitive and to meet increasing customer demand for better response times and self-service capabilities, the team addressed the claims process. The auto casualty claims team knew predictive analytics, straight-through processing, and the ability to continue making fair and accurate claim payments would drive their industry into the future.

Tony Piloseno

Tony Piloseno, Casualty Bodily Injury Resolution Leader

> The challenge is, as the world requires more and more speed, the claims representative needs to assess that information, and move it towards resolution at an ever-quickening pace.

Tony Piloseno, Westfield's Casualty Bodily Injury Resolution Leader, described what life was like in the organization before. "We had information in multiple places with paper documents that would come in volumes." In addition to limitations on access to documentation, Piloseno explained that one of the casualty market's most significant obstacles is that third parties control the information related to injury claims. "The claims professional's job is to make sense of that information, to evaluate it, document it, and move forward towards resolution. That information comes in all different formats and is often incomplete. The challenge is, as the world requires more and more speed, the claims representative needs to assess that information, and move it towards resolution at an ever-quickening pace."

Building a Culture of Data Stewardship

Work started in 2014 when Westfield began making significant investments to move the operation away from a "green screen" claims management system (CMS). A modern CMS was selected to allow a better understanding of customers, increase accuracy and efficiency, and take advantage of data-rich systems. The new CMS enabled the operation to start building a culture of data stewardship. There certainly were change management challenges with driving data stewardship. Many veteran claims professionals encountered a learning curve with documenting files with structured data rather than in free form file notes. As with the workers' compensation initiative, rolling out a training program that met the needs of claims staff members with diverse ways of learning was imperative. User involvement was also essential. As Jon Thornton, Claims Strategy Leader, described, "we watched front line users perform all of their duties on the screen so that we could make adjustments before implementation."

> Customer satisfaction scores are skyrocketing. We're also seeing many financial benefits due to increased cycle time, but there's more to come, we're just at the beginning, and it's exciting.

A Modernized Claims Workflow Gives Customers a Competitive Advantage

With increases in automation, claims professionals can now give more attention to the evaluation and resolution of more complicated matters. The transformation of the claims workflow has led directly to an increase in customer satisfaction scores. "They're skyrocketing!" exclaimed Thornton. The data stewardship initiative is also helping provide beneficial insights into customers' businesses. "Armed with more information about their claims helps our customers lower their insurance rates and run their businesses more efficiently," Thornton added.

Physical Space Transformation Promotes Collaboration

Not only did Westfield transform its workflow through technical innovation, but it also underwent a physical transformation. This initiative was significant because it paralleled the rapid pace of process change. At the home office as well as the company’s offices throughout the country, spaces now are light and bright and equipped with the latest technology. Different types of workspaces allow for formal or informal collaboration, which is conducive to the types of cross-team interactions that have made these projects successful.

Collaboration

Going Back in Time for Future Innovation

Building on the heritage of the past while looking toward the future led Westfield to form a company called 1848 Ventures. 1848 Ventures uses human-centered design to turn customer observations into insights and new ventures. The team's work is not limited to insurance products and builds on Westfield's core assets, including data, expertise, relationships and capital. Westfield understands that to grow its business and best serve customers for another 170 years or more, it needs to continue to look for innovative technical solutions that foster deep connections between people. “This company saw innovation starting from the telegraph and the introduction of the rail lines in the early 1800s, all the way up through the information age. The one thing that hasn't changed is the fact that we're enabling the relationships through technology,” said Piloseno. “As you build a culture that endeavors to innovate even more and more, the pathways are unlimited, so it's hard to say exactly what’s next. However, what we do know is we'll continue to innovate and use that innovation to provide better service and products to our customers.

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