Auto Casualty, General Liability, Workers' Comp

Tame the Chaos: How to Use Data to Bring Structure to Claims

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In this session, Jim and Rebecca explore how data and analytics through visualization, automation, integration, and AI can reduce chaos and improve efficiency, consistency and collaboration in managing workers' compensation and auto claims.

Rebecca Morgan: Hi, Jim.?Great to have you back for round two.?

Jim Harris: Rebecca. Hello. It's great to be here again. I am so excited to keep this conversation going.?

RB: Same here. Today we're diving into how industry leaders can take advantage of the latest advancements in data analytics and reporting.?

JH: Yeah. And really, how are these leaders using these tools to modernize their claims programs to streamline their day-to-day operations and ultimately drive smarter, more efficient outcomes and decisions.

RM: Exactly. And it's not just about having a lot of data, it's about how to derive value from the data that can generate better decisions and create real impact across the entire claims lifecycle.?

?**JH:?**Exactly. And I think that the organizations that are doing this well are taking these industry challenges and turning them into growth opportunities for them and their organizations as well.

?**RM:?**I've seen that happen time and time again.?

?**JH:?**Good. So why don't we start off talking about our organization and how we're using data and analytics to bring more structure, and really reduce the chaos in managing workers' comp and auto claims.?

?**RM:?**Well, structure is key.?But today unstructured data is becoming such a huge part of our emerging strategies for data analytics and AI.?It's about how we're going to wrangle that unstructured data.?

And how do we do that??Well, it starts by using subject matter experts to help identify the salient points in that data.?There's a plethora of data that's about just finding what's relevant for the person that needs to look at it.?So then we surface it in a way that's highly understandable and actionable.?We have to be able to point them to the problem.?And data visualization is key in that we surface those insights, but we surface it in a way that's easily consumable by the user.?

You know, here's a good example. Medical records summarization is highlighting the source of the prompts. So it's not only just providing answers about and summaries of what's in this hundred-page document that contains medical records for an injured person, but it's highlighting those relative, those salient points and then also pointing that user back to the source of that. So they can quickly get to page fifty, where that point is spelled out in more detail. And then, it's also about bringing together those visualizations across the claims continuum.? Providing a claim timeline that's visual, right??The milestones helping them understand. I know you've done a lot of work in that regard.?

JH:?Yeah, let's face it. Claims management by its very nature, is chaos. And so you've got injured people that are hurt. They need help.?

Everybody needs something from the adjusters right away and I think that, by using data, and especially visualizing it, really can help pinpoint directions that adjusters and carriers and TPAs need to focus their efforts on. As you said, there's a lot of data out there, so being able to pull that in together really can help reduce that chaos.?

RM:?Yeah, agreed.?That's really key. Well, Jim, you know, here's a question for you.?
What role can real-time data play in reducing delays and ensuring that claims are managed efficiently??

?**JH:?**Yeah, I think one of the core requirements we have for most of our customers is that we are establishing real-time claims feeds going back and forth between our organizations because things are changing constantly in the claims world.

It's so important that all the parties are kept up to breast on what's happening. And we talked in our last episode about early claim identification and having this real-time information fed to us. It's so, so important in identifying those cases or those claims that are going to need some additional attention, whether it's a workers' comp claim that's going from a medical-only to a lost-time claim. Somebody needs to be notified of that. Or it's something on the auto side where the injured party is requiring some additional surgery or things along that line as well allows both organizations to really stay on top of what's happening here.?

?**RM:?**A lot has really happened in recent years to evolve that kind of real-time integration technology.?So it's not painful—it used to be, right??It is integrations, it's a painful back-end process that is invisible to a lot of people, but it's such a critical part of the claims management continuum and we just, to your point about

exchanging that real-time data. When we have that real-time data at the right time that a person needs to make the decision it helps them make that better decision, which leads to better outcomes.?

?**JH:?**Yeah, definitely the right information at the right time.?

?**RM:** Absolutely. Yep.?

?**JH:** So, where do you see data playing a crucial role in reducing unnecessary steps??And errors in the clients' claims workflows and processes?

?**RM:?**Yeah, well, this is a really interesting area that is evolving very rapidly in terms of automating things that don't need to be touched. We've had access to technologies that would allow us to automate things for decades.? Business rule-based technologies have served us very, very well for decades, but the quickly evolving next frontier here is of course artificial intelligence.

Intelligence automating those things that don't need to be touched, predicting medical bills that don't need to be reviewed by an adjuster.?Which bills won't benefit from a human touch that could happen, at the most basic level, clear on up to when you're talking about more skilled reviews, like complex bill review, code review, nurse review and such. That's going to become more and more of a reality as we leverage AI to be able to inspect those medical records and help us draw out those points, and then be able to automate some of those important decisions that humans are having to make today.?

You know what's interesting??Also that we have found that we've dived headfirst into this world of generative AI and automation.?We look at data now in terms of the decisions that humans are making on claims and the decisions that AI is making on claims. Humans aren't perfect, right??We know that. Humans don't always make the perfect best decision. And of course, AI isn't going to get it right 100% of the time either.?And we have to guard against that, and we have to kind of accept a little bit of imperfection there as well.?But sometimes we're looking at things and thinking, wow, the AI actually got it better than the humans did.?I think we're going to find a world where that might be the case on occasion as well.?

?**JH:** All right, Rebecca, how many minutes did we make it before we mentioned AI??It's such a trendy topic, but it really is so important and is going to be changing the landscape of what we're doing.?I also think when using data on a retrospective basis is another great way to try to improve efficiencies. I'll give you an example. Utilization review is utilized quite a bit on both work comp and auto claims.

And in some jurisdictions for workers' comp, it's mandatory that you have to do it, but you can kind of retrospectively look back at data and see, oh, these types of specific physicians, for example, are always treating within the treatment guidelines and maybe we can use data to make decisions to expedite their request because of that. Or there's certain types of treatments that we typically are see that there's approval rates.?Those we can do that to make the client's claims workflow more efficient and deliver that needed medical care, that appropriate medical care to the injured parties.?

?**RM:?**Yeah, it's going be, we've already encountered a world here where that data just becomes so super valuable and then coalescing it into something that users can understand.?

?**JH:?**So, we talked about claims being chaos and we know workers' comp and auto claims can be so complex.? And they involve so many different stakeholders from the medical providers, the claims administrators, all the vendor partners.?How do you think the data helps to simplify these procedures and ensure that everybody that's involved in this is on the same page??

RM:?Yeah, I think that this is a really interesting question and the way I'm going to answer that is with an example here.?I think there's no better example than the integration between bill review and pharmacy benefit management.?I like to think of it as, you know, when we were kids, right?? If we didn't get the right answer from Mom, we went and asked Dad.

And now Mom and Dad are on the same page. When we integrate these programs, we can get on the same page because we can get the full picture.?The same is true when we integrate and share data across the entire spectrum of claim solutions.?

There are a lot of people who touch a claim. We've already talked about that through the claims lifecycle from the injured person, to providers, to adjusters, to nurse reviewers, to utilization review, to pharmacy, and getting each of those individuals on the same page is the challenge. And it's not an insurmountable challenge. In fact, it's a very realistic challenge for us to tackle.?

Each of those individuals performs a distinct function.?We need to make sure that each is aware of what the other is doing.?So, it's a challenging problem to look across the entire claim of data and this is where integration becomes so critical. We've got to make sure that each step of the process understands and has data from every other program or individual or step in the process. Integration is never really a sexy topic to talk about. But it makes everything else work. When integration works, everything else works because the data's in the right place at the right time.?

JH: So critical, I agree 100%.?

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