

Large Health Exchange

Case Study

TUNGSTEN
AUTOMATION

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Large Health Exchange Boosts Insurance Coverage as Applications Soar During Pandemic

Program intake is a crucial stage in the customer journey for health insurance exchanges operating under the Affordable Care Act (ACA), demanding accurate processing of thousands of documents each day. To accelerate customer onboarding and facilitate access to high-quality care, this state-run exchange uses Tungsten TotalAgility® to automate ACA eligibility adjudication processes from end to end. The new approach saves thousands of work hours annually and frees employees to focus on the most complex cases. It also helped the organization accommodate a sudden increase in workload during the pandemic.

8 months

From Design to
Deployment

>70%

Automated Processing
Achieved

25%

Of Cases Fully Resolved
in 24 Hours

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Dan Nore,
CEO, InfoCap Networks

ABOUT THE COMPANY

This large, state-run health exchange has a mandate to connect eligible residents with health insurance plans under the Affordable Care Act.

REQUIREMENTS:

- Apply complex business rules intelligently and consistently
- Ingest documents sent via any channel: mail, fax or online
- Provide a full audit trail for every eligibility decision

PRODUCTS IN USE

- Tungsten TotalAgility®
- Tungsten Insight™
- Tungsten Monitor

Challenge

This state-run health insurance exchange was founded under the Affordable Care Act with a mandate to maximize insurance coverage across the state and enable more residents to access high-quality preventative care. To receive coverage under the ACA, applicants must submit a range of supporting documentation to the exchange, which may include proof of citizenship, income verification and more.

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Processing these large volumes of documentation accurately and efficiently is crucial for the health exchange. Responding to applications for ACA coverage in a quick and timely fashion can impact positive healthcare outcomes for residents of the state, leading to better healthcare for all.

To manage the program’s intake cost-effectively at speed and scale, the exchange relies heavily on automation. Through a central hub, it uses a digital processing engine to match data submitted by applicants against records held in government systems, including the Internal Revenue Service, Department of Homeland Security and Department of Health and Human Services. If information from a health insurance application cannot be matched, the workflow triggers an exception process known internally as a data matching issue (DMI).

In the past, handling DMIs was time-consuming and labor-intensive for the exchange. On average, employees in the organization’s service center spent approximately 13 minutes processing each DMI to determine if they could resolve the exception, or if they needed to contact the applicant to request additional documentation.

With up to 600,000 DMIs to process per year, this time-consuming approach required thousands of hours of manual work, placing significant pressure on service center resources.

To accelerate the journey for applicants and reduce the reputational risks of processing delays in its service center, the health insurance exchange looked for a way to streamline its approach to DMI resolution.

Solution

After a thorough and open selection process, the organization selected TotalAgility—deployed by Tungsten platinum partner InfoCap Networks—as the foundation for its new approach to DMI resolution. The TotalAgility platform has the flexibility to deliver advanced document intelligence and end-to-end process handling capabilities, enabling the exchange to intelligently automate its highly complex DMI workflows.

The organization quickly recognized the Tungsten solution met its core technical requirements and was capable of handling complex program-intake use cases. Early in the process, the exchange learned that the solution had already been deployed to automate a similar process for a federal government agency.

The versatility of TotalAgility—combined with its proven track record of success for automation projects in demanding healthcare environments—gave the organization the confidence that the solution was the right fit for its needs.

Working with Tungsten and InfoCap, the exchange developed a unified processing workflow for documents received via any channel: mail, fax or online upload. Harnessing cognitive document recognition technologies such as artificial intelligence and machine learning, the document imaging and verification system identifies the document type and extracts the relevant information.

Through an intuitive interface, the organization's service center staff can rapidly correct low-confidence optical character recognition (OCR) results and tag illegible documents. Next, the Tungsten solution dynamically applies business rules to automatically adjudicate DMIs. Based on the type of DMI, documents

submitted, existing applicant case data and defined business rules, the solution helps determine whether a DMI can be resolved or if additional information is required from the applicant.

Crucially, every decision made automatically includes a full audit trail, recording the adjudication outcome, the reasons behind the decision and the business rules applied—ensuring full transparency for ACA application processes. Combined with near real-time dashboards for managers and operations teams, this fine-grained data allows the organization to continually monitor and enhance the performance of the solution, helping drive up automation levels and shorten wait times for applicants.



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ABOUT INFOCAP NETWORKS

InfoCap, a Tungsten partner, leverages intelligent automation and artificial intelligence to deliver innovative workforce solutions.

BENEFITS

- Over 70% of adjudication cases processed with minimal human involvement
- 25% of adjudication cases fully resolved within 24 hours
- Reduces regulatory and reputational risk of delays to the adjudication process

Results

Within just eight months, the health insurance exchange successfully deployed its first instance of TotalAgility into production, transforming its approach to DMI processing and establishing a framework for continuous process improvements.

Today, the exchange can adjudicate over 70% of all DMIs with minimal human involvement. What once was a 13-minute processing time for DMIs

has been reduced by 30%, and the exchange anticipates eventually being able to cut processing time by 70%. By using intelligent automation from Tungsten to free its service center teams from time-consuming work, the organization can now clear 25% of DMI cases in 24 hours. As a result, the exchange can deliver fast, high-quality experiences for applicants, supporting its goal of extending insurance coverage across the state.

When the Covid-19 pandemic struck in the early months of 2020, TotalAgility played a key role in helping the exchange meet new challenges. Despite a sudden 40% increase in ACA applications and a corresponding rise in DMIs following the coronavirus outbreak, the organization was able to handle the sharp uptick in volumes with ease.

In less than two weeks when employees were sent home due to Covid-19, the exchange enabled its employees to monitor and process DMI documents remotely, ensuring that statewide shelter-in-place orders did not lead to a reduction in service levels.

Since initially implementing the Tungsten solution, the exchange has increased the level of automation by a factor of seven and plans to make several refinements to improve the speed and

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efficiency of its processes. As well as optimizing online forms and enhancing the business rules that govern DMI adjudications, the exchange will harness the Tungsten solution to streamline work for employees in situations where manual work is required. Future enhancements under consideration include pre-populating call screens with case data, generating applicant communications and automatically updating benefit management systems.

Looking ahead, the health insurance exchange aims to build on its success with TotalAgility to unlock efficiency improvements in other processes and business areas.

Dan Nore, CEO of InfoCap Networks, concludes: "The TotalAgility intelligent automation platform has automated manual and redundant processes, significantly reducing DMI submission processing times, and allowing service center staff to focus on people and their needs, better addressing the human aspect of the Affordable Care Act."

[Learn more about TotalAgility](#)

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About Tungsten Automation

Tungsten Automation, formerly Kofax, is the global leader in intelligent automation solutions with a trusted legacy of nearly 40 years, with a team of 2,000+ employees in 40 countries, serving 25,000+ global customers. Our dedication to innovation and customer success has earned us industry recognition, including being named a leader in Intelligent Automation (IA), Intelligent Document Processing (IDP) and Process Orchestration by top analysts. We are trusted to help businesses gain unprecedented efficiencies and reduce costs through AI-powered workflow automations that propel their businesses into the future.

To learn more, visit www.TungstenAutomation.com

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