

## *Enabling Performance by Defining Workflow Process and Documenting Work Procedures*

### **WellPoint, Inc.**

Background: WellPoint, Inc. is the largest publicly traded commercial health benefits company in terms of membership in the United States. WellPoint is an independent licensee of the Blue Cross and Blue Shield Association.

Anthem, Inc. (operating within the WellPoint family) is the Blue Cross and Blue Shield licensee for Indiana, Kentucky, Ohio, Connecticut, New Hampshire, Colorado, Nevada, Maine and Virginia, excluding the Northern Virginia suburbs of Washington, D.C. and provides health care benefits to more than 10.5 million people. (More at <http://www.anthem.com>.)

Anthem in Maine and New Hampshire needed to transition their Individual Market product support to the Center of Excellence in Connecticut. This transition – and the ongoing support – required that the associates at the Center of Excellence in Connecticut be knowledgeable about the tasks required to enroll, bill, and install individual members from the three states. While it was clear that training was integral to the success of the transition, it was equally clear that training and ongoing support relied on thorough and accurate documentation of job processes and tasks to ensure that associates had the capability to consistently and accurately enroll, bill, and install individual members.

Because of the enormity of effort in this transition, Anthem's training team called on Entelechy to provide documentation support.

Challenge: Understanding the inner workings of processes as complex and rule-rich as health insurance can be daunting. And extracting from employees "what they do" requires precision, patience, and expertise.

At the same time, Anthem realized that the business advantages of having a single call center for Individual Markets would significantly streamline operations, save money, and increase effectiveness.

Solution: Entelechy worked closely with the Anthem Individual Market teams in Maine and New Hampshire to better understand the Individual Market (IM) products, specifically Blue Direct and Temporary (Short-Term) Insurance Products. We then used Subject Matter Expert (SME) interviews and observation



to identify the workflows and desk procedures for Individual Market enrollment, billing, and installation.

We then documented the workflows and created desk procedures for Blue Direct enrollment, billing, and installation. Using the newly-created workflows and desk procedures from Blue Direct, we modified the workflows and desk procedures as necessary in support of Temporary product enrollment, billing and installation functions.

Using the newly-created workflows and desk procedures from Blue Direct, modify the workflows and desk procedures in support of Medicomp product billing.

All told, Entelechy created or modified approximately 50 workflows and desk procedures for Anthem.

Additionally, where appropriate, Entelechy created desktop procedure job aids for employees to follow when performing a task (such as adding a member or updating an address).

**Results:** As a result of a clear set of work processes and support tools, Anthem was able to transition the work to the Center of Excellence in Connecticut and free up the New Hampshire and Maine call centers from this work.

The documentation created by Entelechy served as the basis for training and on-the-job support, and became part of the online library used by customer service representatives in the performance of their job.

Without Entelechy's involvement, Anthem would not have been able to complete this work within the timeframes outlined in their business strategy, resulting in significant impact on that strategy.

### Cancel Subscribers

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**Overview**      Canceling a subscriber causes the entire policy to cancel. Examples of some of the reasons for subscriber cancels are as follows:

- Subscriber's request
- Death of subscriber
- Moved to another insurance
- Moved to another state
- Non payment of premiums

By canceling a subscriber's policy, all of the dependents on the policy will also be cancelled. Approximately two weeks after a policy has been cancelled, a HIPAA letter will be generated advising the subscriber and all of the dependents of their dates of coverage.

**Note: Before canceling a policy, the Enrollment Representative will need to determine the paid through date of the policy and the subscriber requested cancellation date.**

**Criteria and Effective Dates for Canceling Due to Death**      When canceling a subscriber due to death, the effective date of cancellation is the day following the date of death.

When is a *Death Certificate* required?

- Anthem can terminate a policy with no death certificate up to six months from the date of death.
- Anthem can terminate a policy with a death certificate up to one year from the date of death.
- Any termination request beyond one year from the date of death needs to be submitted to Anthem's Underwriting department for a possible exception.

Step	Action
1	From the <b>Enrollment and Billing</b> menu, click <b>Member</b> . At the <b>Member Main</b> screen, in the <b>Action</b> field, click <b>Access Existing Member</b> . Key the contract number in the <b>Subscriber ID</b> field. Click <b>Search</b> to auto populate the policy information in the <b>Member Main</b> screen.
2	Click <b>Details</b> . Click <b>Cancel</b> to go to the <b>Member Cancel</b> screen. <b>Note: Make sure level of action shows subscriber and all dependents</b>
3	In the <b>Member Coverages</b> box, highlight the appropriate row. Click the <b>Activity Reason</b> drop down box and select one of the