

National Vision Insurer Achieves 15% YOY Business Growth, Streamlined Operations and Market Leadership with SKYGEN Specialty Benefits Automation Platform.



### THE CLIENT

A national vision insurer, serving 15 million members with 32,000 products

Specialty benefits product of one of the largest U.S. health insurers by total covered lives

# THE CHALLENGE

- Transition from legacy systems to a single platform that could support 100% of its business, including special cases, as well as growth goals
- Auto-adjudication rates were at 50% to 60%, and with high levels of manual intervention needed, couldn't support growing claims volume
- Market Challenges needed to support EHB Vision Benefits and everything associated with managing embedded benefits in a medical offering
- Reduce claims turnaround time, which averaged over 10+ days and was manually intensive
- Reduce provider and member call volume, which averaged about 1.5 million calls/year
- Tighten business structure from 20,000 unique reimbursement schedules

# **THE SOLUTION**

- Migrate business to SKYGEN Enterprise System, maintaining 300+ data interfaces with parent company internal systems
- Implement high-volume automated claims processing, with flexibility to handle high level of customization
- Enhance provider and member digital relationships and experience with vision insurer through self-service web portals
- Deploy Enterprise System analytics and reporting to gain visibility into business
- Remove the "authorization" process for vision benefits (first vision carrier to do this)

# THE RESULT



Growth in business since 2017



in auto-adjudication rate, exceeding original goal of 80% and achieving 98.6% auto-adjudication of claims



EDI matching rate



paid in 4.5 days; 99.99% paid in 10 days



in provider and member calls, despite increase in membership



increase in Net Promoter Score (provider satisfaction)



increase in member satisfaction

### THE CHALLENGE

In 2011, the insurer determined that a new, technologyenabled solution was crucial for business growth. The business was operating on multiple legacy systems, and with an auto-adjudication rate hovering at 50%, could not efficiently support its expanding member volume. Essential health benefits requirements were on the horizon for its parent company. Fortune 500 companies made high levels of customization table stakes in choosing vision plan partners, and market demand for new specialty benefits products was on the rise.

"It was just the right time to find a more robust system that could handle the needs of our business," commented the client's Senior Vice President for Business Development. "One of the main reasons we chose SKYGEN was the ability to take our entire business structure from one system and put it onto another system on a short time schedule and still maintain our performance standards."

THE SOLUTION

SKYGEN Enterprise System for vision streamlined program administration for the vision insurer through best in-class

automated claims processing in real time, automated data management with provider self-verification, and comprehensive member management. The Enterprise System's flexibility was key in handling the complexity of the client's 32,000 products and 20,000 unique reimbursement schedules efficiently. With greater visibility into operations through Enterprise System analytics and reporting, the client's leadership could better understand the nuances of its business and transition to a more structured approach.

The use of the Enterprise System's Provider and Member Web Portals helped the client enhance its digital relationship with providers and members. With SKYGEN the client was able to reduce the number of member and provider calls by 20 to 30 percent, even while increasing membership. The client noted that "a lot of that is due to the robust member and provider portals. There's just a lot more information in the hands of our constituents.

"SKYGEN has allowed us to match benefits and handle anything that the market or a specific client is requesting of us."

### THE RESULTS

Since the transition to SKYGEN specialty benefits automation platform, the client has achieved 15% business growth year over year. They've been able to take on a lot of large national accounts with customized benefits and have the flexibility to not only configure the products correctly, but also process the claims appropriately with very little manual intervention.

Operationally, the insurer is meeting or exceeding its goals for auto-adjudication, and has achieved a 96% EDI matching rate. They have the flexibility to go in and create customized logic that runs next to or with the Enterprise System's core claims logic. They now pay 90% of their claims in 4.5 days, which drives member and provider satisfaction.

The vision insurer has seen 5-6% year-over-year increases in member satisfaction, as members can access information

quickly and conveniently, whenever they need it, through the Member Web Portal. The company's Net Promoter Score, which indicates provider satisfaction, has also increased 5-6% YOY.

The partnership with SKYGEN has led to strategic business outcomes for the national vision insurer as well. "The market is moving to additional specialty benefits like pediatric, diabetic, and maternity and with our capability, we've never had to turn down an RFP request," reported their Senior Vice President for Business Development. "In fact, we're able to constantly add to our products, and we're leading the market in some cases. We're rolling out our maternity benefits across our entire business product lines, and we'll be the first in the industry to really do so. We're well-positioned to meet our aggressive goals for business growth over next 3 years."



#### **About SKYGEN**

SKYGEN powers transformation of specialty benefits administration with technology and service solutions that reduce healthcare costs, improve access to care, increase healthcare value and elevate experiences and satisfaction for all stakeholders. SKYGEN partners with healthcare payers, delivery systems, and state regulatory agencies to administer dental and vision and other specialty benefits in both commercial and government markets. With its intelligent software-as-a-service (SaaS) automation, third-party administration (TPA), marketplace connectivity and risk management solutions, SKYGEN powers the nation's leading healthcare organizations and serves 44 million member lives across all 50 states plus the District of Columbia and Puerto Rico.

For more information, please visit **SKYGENUSA.com**.







