DocuWare®

Efficient Administration

Since 1999, the company health insurance fund for Mobil Oil has been growing excessively. In order to live up to the principle of a lean administration, the insurance fund decided to implement a document management system and introduced a digital signature process to accompany the electronic filing.

From 1952 until 1999, the Mobil Oil Health Insurance Fund served 3,000 members – today it serves a half a million. The rapid growth was due to a 1999 change in law which opened company health insurance companies to external members. Currently, the Insurance Fund has 500,000 members, and each month 30,000 new members join. Anyone living or working in Hamburg, Lower Saxony, Schleswig-Holstein or Bavaria can chose the Mobil Oil Health Insurance Fund to fulfil the German laws on compulsory membership in a health insurance company. The current contribution rate is 12.2 percent. The principles the insurance fund strives for are to have an efficient organization, lean administration and superior customer service.

Requirements

On the one hand, being flooded by members is a marvellous development for any health insurance fund – yet the resulting challenges for the staff, organization and IT infrastructure are complex. Mountains of paper started to pile up and the manual filing cabinets – one for each floor – appeared to be growing unrestrictedly. In order to have fast answers for its members and to manage the internal paper flood,

the Insurance Fund decided to implement a document management system in 2000. The electronic filing system was meant to create " space for employees instead for files" and shorten filing and research procedures. Not only was it important to have filed information at hand reliably and well arranged, but the new software also needed to comply with the guidelines of the Federal Insurance Authority for the storage of documents constituting payments, with the help of digital signatures.

General Conditions

At Mobil Oil Health Insurance Fund, seven workstations with five scanners are involved in the filing processes. All employees working with the member administration program, ISKV, needed access to the documents. It was also necessary to implement an interface between the document management system and the digital signatures. The insurance fund uses signature cards from the trust center Telesec.

Task:	Easy and fast access to file documents in order to provide better customer service
Solution:	DocuWare 4
Benefits:	Clear reduction of research efforts, better service, cost savings, lean administration, use of digital signitures

Documents

The Insurance Fund needed to file the existing 500,000 membership declarations and an additional 30,000 new memberships each month. All documents resulting from daily business need to be filed as well, e.g. statements of contributions paid, applications for the continuation of payments, applications for insurance in foreign countries and invoices. Some of these documents are electronic, most of them are paper. Anywhere from 15,000-18,000 sheets of paper enter the company via mail each day. Additionally, the existing paper file cabinets for such documents needed to be archived electronically as well.

The Solution

Using DocuWare, all documents are filed electronically into a collective document pool. This means that all employees gain immediate access to the required documents and members can also get direct access to their personal data via the Internet.

Proof of Concept

Handling of Membership Applications

Enquiries from prospective members are entered into DocuWare via the PowerMask, a specially designed add-on, which records telephonic, personal or written contact, and stores it in the central database. The prospect receives a declaration of accession that contains a barcode with a sequential number for each prospective member. Incoming declarations that have been signed are scanned. DocuWare recognizes the barcode with this ID-number, links the document to the record that has been entered before and stores it automatically into the corresponding file cabinet. All data is then transferred from the prospect database to the program for member administration. After one week, the original document can be destroyed. Prospects can apply for membership online as well. All they need to do is enter their data via Internet and print out the membership application themselves.

Filing of Other Incoming Documents

The employee who does the scanning only has to enter the corresponding insurance number for the Insurance Fund member. All other index criteria, such

as name or date of birth, can be adopted from the member administration program via an interface based on SQL functions. External programs that allow an unsupervised digital signature process are started directly from DocuWare. Once this mass signature has been started, it cannot be manipulated. Thus it fulfils the requirements of the Federal Insurance Authority for filing documents consisting of payments.

Enquiries

Whenever a member has questions, it is possible to search for membership declarations by name, membership ID and other criteria and display it on the screen. In addition, members and their employers have access to relevant documents via different areas of the so-called online office. For example, members can print their own insurance certificates for foreign countries or change their address and banking data, while employers can send statements listing contributions paid electronically.

Proof of Benefits

All requirements have been met: Using pre-indexing and automatic filing procedures, all documents are archived quickly. The guidelines of the Federal Insurance Authority can be fulfilled without difficulty. Filing all documents electronically makes the manual, decentralized filing cabinets on each floor redundant and unnecessary, clearing the space. All

employees have access to the central filing cabinet whenever they need it, and documents are visible immediately without the previous searching efforts. Allowing members to search for their own documents over the Internet saves additional time.

Benefits in Detail

Better Service for New Members

Using DocuWare, the 30,000 new applications per month are filed electronically, transferring data from the database of prospects to the member administration program. This saves about 4,000 working hours per year or 95,000 Euro, making the time available for more productive tasks. Additional time savings result from the fact that prospects can go online and enter their data in the database then print application forms themselves. The use of barcodes makes it possible to file these applications automatically as well, resulting in applications that can be checked faster. Now there is more time for answering questions, giving advice and consulting. DocuWare enables the Insurance Fund to present itself as a reliable partner and provider of health insurance. Quick reactions ensure customer satisfaction and retention. The danger of prospects losing interest because of long wait times is eliminated, the likelihood for a completed contracts grows, and in the end, earlier membership means earlier payment of contributions.

Better Service for Existing Members

Documents are stored centrally in a collective document pool, are accessible at all times and can be viewed immediately. All related information concerning a particular incident can be easily accessed in real time. Employees can answer questions faster and have more time to give the members superior customer service. Customers, as well as employee satisfaction has risen, and customer service has improved enormously. For members and Insurance Fund employees, the possibility for members to search and update their data via internet, as well as generate insurance certificates when going abroad at short notice and file applications electronically saves valuable time, a win-win situation for both sides.

Saving Time and Costs

Since all documents are filed electronically, the extensive paper archives are no longer needed. Savings have been realized in office supplies and administration costs and additional office space. DocuWare alleviates considerable filing time since documents can be filed completely automatically whenever barcodes are involved, in other cases all that needs to be entered is the membership ID. The gained working time can be used more productively. For example, seven students used to do the filling for the department in charge of surveying contributions, with the document management system only half the time is needed. In the members' center where the incoming mail volume reaches 15,000 to 18,000 sheets of paper per day, 4,400 hours of filing time can be saved and 600 meters of filing space is now available for additional employees.

"Before, we used to have one manual filing cabinet on each floor - it would not have been possible to keep up with our old system with the growth we are experiencing. Today we need the space for new employees. DocuWare makes this possible."

André Bernhorst, Director IT/Services