



# Case Study | INTER Krankenversicherung

## Using a System to Automate Long-Term Care Services

### The Project

|       |               |
|-------|---------------|
| Start | July 2016     |
| End   | December 2018 |
| Term  | 30 months     |



### The Challenge

The German insurance market is highly competitive. In addition to meeting legal requirements, insurers must not only meet customer demands, but also establish efficient processes in order to remain competitive. The high manual workload involved in calculating the entitlement to long-term care benefits and compliance with the industry-standard processing specifications for compulsory long-term care insurance presented INTER Krankenversicherung with precisely these challenges. To meet these challenges, the company was looking for a powerful system to support the billing of care services.

In addition to mapping the technical complexity of the multi-layered compulsory long-term care insurance, the new system had to be connected to numerous peripheral systems such as partners, disbursements and policy management, some of which are still running on z/OS, the old host system. The company also took the opportunity to develop and integrate a new service provider database (SPD). This required a sophisticated interface concept for the existing peripheral systems as well as a developable concept for the SPD.

In order to promote the highest possible acceptance among the employees of INTER Krankenversicherung when changing over to the new claims system for long-term care insurance, some employees were directly involved in the preliminary project study. During the project period, the technical requirements were defined and extensive testing was carried out on in|sure Health Claims, the necessary interfaces and the service provider database. This extended the duration of the project. Because INTER Krankenversicherung was one of the first companies in the German insurance market to decide in favor of the in|sure Health Claims product, there were many aspects that had to be examined in collegial cooperation.

### The Solution

INTER Krankenversicherung was able to optimize its workflows by introducing our standard in|sure Health Claims software in the management of its long-term care insurance services. The system took over the existing data from incoming invoices and calculated the reimbursements according to the rate model. A further advantage is that in|sure Health Claims had already implemented the complex, industry-standard long-term care insurance pool rates in the standard system, thereby reducing the design and testing workload needed to introduce the new software.

### The Client

#### INTER Krankenversicherung AG

INTER Krankenversicherung AG developed from the "Emergency Aid" health support fund, which was founded in 1926. The company offers the entire product range of private health insurance for the comprehensive health care of its policyholders. Its comprehensive customer service includes numerous assistance services.

INTER Krankenversicherung AG is one of the financially strongest companies in the private health insurance industry.

### Client infrastructure

Application-Server:  
**IBM z/OS**

**In-house development in COBOL**

Host operating system:  
**DB2 on z/OS**



There had already been a need for change for a long time, especially in the area of long-term care insurance. Over the first year, the benefits of the new system became increasingly visible. After one year, we now have a balanced work situation. And the colleagues at adesso have familiarized themselves so well with the system that I would employ them as administrators at any time.”

Frank Herbold - Manager, Long-Term Care Insurance

| 2016-2018   | Q3 2016 | Q4 2016 | Q1 2017 | Q2 2017 | Q3 2017 | Q4 2017 | Q1 2018 | Q2 2018 | Q3 2018 | Q4 2018 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Project launch  | ○       |         |         |         |         |         |         |         |         |         |
| First rates billable in the system                        |         | ○       |         |         |         |         |         |         |         |         |
| Connection of partner system and input management         |         |         |         |         | ○       |         |         |         |         |         |
| Connection of printing system and collection/disbursement |         |         |         |         |         |         |         |         | ○       |         |
| System completion   |         |         |         |         |         |         |         |         | ○       |         |
| Employee training   |         |         |         |         |         |         |         |         |         | ○       |
| Rollout, incl. migration of all long-term care cases      |         |         |         |         |         |         |         |         |         | ○       |

### Project Progression

The initial basis for successful project implementation was the analysis of INTER Krankenversicherung’s IT landscape. The official project launch for the introduction of in|sure Health Claims was in July 2016. The test system was installed and the development environment was set up. At the same time, a project plan was developed with the goal of introducing long-term care insurance on January 1, 2019, while also taking the other components into account.

The appointment system and the service provider database were connected and were fully ready for test operations at the end of 2016. In 2017, the supplementary long-term care rates were integrated into the system and the peripheral systems, such as the in|sure Partner system and the existing input management system, were connected.

More rates were modelled in 2018 and the peripheral systems for print/text and collection/disbursement were connected via standardized interfaces. Employees received extensive training in the productive use of in|sure Health Claims. In February 2018, the first employees were provided with a ready-to-use environment in order to get to know the system. Three months before the start of production, all employees were able to familiarize themselves with in|sure Health Claims. In addition, all long-term care cases were migrated to the new system by December 31, 2018 and INTER went live right on schedule on January 1, 2019.

### The Result

With the introduction of in|sure Health Claims, administrators are now automatically supported in the calculation and reimbursement of care services. The distribution to the different care areas and a clear display of the respective status have especially made the daily work much more efficient. Recurring payments no longer have to be processed manually and are instead handled completely automatically by standing orders. The ordering and processing of long-term care reports is fully automated within the new system. As a result, new employees require significantly shorter training periods. Thanks to in|sure Health Claims, INTER Krankenversicherung is now in a position to process long-term care insurance procedures on a daily basis and to manage the workload with its existing employees.



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