IBM **Information Management** software

HCL AMERICA, INC.
iGovern Workers' Compensation

Partner Solution

■ **Target Industry**
Government

■ **Business Application**
Workers' Compensation Systems

■ **Products**
IBM FileNet Business Process Manager

IBM FileNet Content Manager

IBM FileNet Image Manager

IBM InfoSphere Enterprise Records

Business Challenge

Workers' compensation insurance programs enable employers to provide benefits to their employees for on-the-job injuries. These programs are typically administered by government agencies, with benefits paid through private insurance companies, or by employers who are self-insured against their workers' compensation liability.

When it comes to workers' compensation, there are a staggering number of parties involved, including employees, employers, private and government insurers and self-insurers, third party administrators, attorneys, subsequent injury trust funds, self-insurers guaranty trust funds, self insurers and service providers.

As such, state government agencies face multiple challenges when it comes to administering and managing workers' compensation program benefits, including:

• Limited interaction between employees and agencies due to manual and paper-based claim resolution processes;

• Inaccuracies in capturing and processing claim information due to high claim loads and the high volume of manual data input;

• Extended response/resolution of claims due to processing delays and heavy staff involvement in each manual activity related to claim resolution;

• Heavy backlog of applications due to extended resolution times and ever-increasing number of claims;

• High cost of settling/resolving claims due to heavy manual intervention, and time delays during processing;

• Limited access to claim information for key stakeholders during claim processing;

• Limited access to historical information; and

• Prevention of fraud and ensuring compliance of workers' compensation policies.

To overcome these challenges, government agencies are demanding integrated, scalable and robust information systems that provide the necessary functionality and technology platforms required to successfully administer workers' compensation programs.

Solution

HCL's proven track record in the delivery of customer-centric worker's compensation solutions, combined with IBM's Enterprise Content Management (ECM) suite of products, has created iGovern Workers' Compensation, a robust, modular and comprehensive framework designed to support the unique requirements of workers' compensation programs.

iGovern Workers' Compensation

supports workers' compensation programs by simplifying the delivery and financing of medical care benefits; temporary and permanent disability benefits; vocational rehabilitation benefits; and, death benefits. The solution also accommodates the extension of existing benefits, and the inclusion of new program benefits.

iGovern Workers' Compensation satisfies government agency requirements for an integrated, scalable and robust workers' compensation information system through:

- Claims Initiation & Tracking – Receipt of applications/claims from various applicants and tracking of claims throughout the entire lifecycle;

- Claims Management – Handling and processing of submitted claims and all related claim information;

- Settlement Management – Capture of all necessary claim information and facilitation of settlement interaction among the parties;

- Trial Management – Collection of information and management of scheduling and hearing aspects of the resolution process;

- Ruling Management – Management of additional and subsequent rulings made by judges following hearings;

- Appeal Management – Management of activities related to submission of protests and resolution of appeals;

- Fraud and Compliance Management – Management of fraud and compliance cases and tracking it to closure;

- Web Submission – The product offers web based claim submission and access to external parties including attorneys, insurers/self insurers, and TPAs; and

- EDI for claims and POC – The product offers EDI interfaces for claims and POC compliant with IAIABC standards.

Value Proposition

HCL's status as an IBM Software ValueNet Partner for more than 14 years has enabled the company to successfully implement solutions that leverage IBM's ECM suite of products, such as iGovern Workers' Compensation for many state and local government agencies. The benefits of implementing iGovern Workers' Compensation include:

- Streamlined, efficient processing with improved cycle time and accuracy due to reduction in manual processing;

- Reduction in claims processing and resolution-related costs,

- Enhanced collaboration and improved access to key claim-related materials for stakeholders; and,

- Access to structured and historical information to support analysis, reporting, planning and decision-making, as well as meet audit and compliance requirements.

Company Description

HCL AMERICA, INC. is a full service provider of IT consulting and software services to leading corporations and government clients worldwide. HCL leverages its local and offsite capabilities to create effective solutions for the client's most challenging business problems.

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