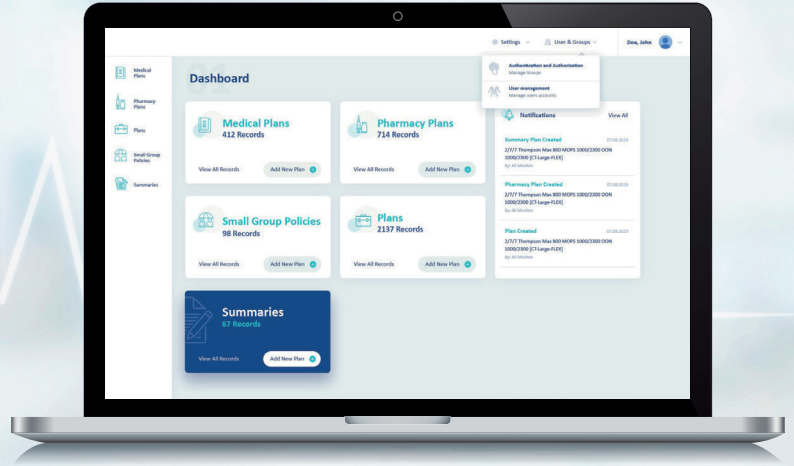


How Syncoms Developed a Faster and Simpler SBC Document Generation Solution for a leading US Based Health Insurance Company

THE CHALLENGE

A well-known regional healthcare provider were seeking to streamline and improve their existing SBC document generation solution; a legacy emplacement which involved passing multiple spreadsheets between departments. The current technology was dated, arduous to use and not user-friendly.



This provider needed a new platform to generate SBCs for their customer base. Requirements of the new platform included the simplification of the sales procedure and plan approval processes. They also required the design and development of a more **user-friendly** interface, which incorporated specific user accesses and permission workflows.

Syncoms were commissioned to:

- ✓ Review all features in the current platform – documenting all deficiencies and proposing enhancements
- ✓ Create a new platform from scratch
- ✓ Adhere to American Federal healthcare regulations
- ✓ Simplify existing internal procedures
- ✓ Streamline all workflows
- ✓ Provide a more intuitive UX

Why is SBC Production So Complicated?

The number of rules required to generate a compliant SBC makes it a complex process to perform manually. The values of the insurance must be constantly compared with Federal responsibilities. Results are inputted into a spreadsheet which is then transposed into a extremely rigidly laid-out document – any deviation may invalidate the entire SBC.

Something as minor as a change in font size could disqualify the entire Summary! Manually creating an SBC requires super-human powers of concentration and on days of high demand, this is simply unsustainable.

THE SOLUTION

1

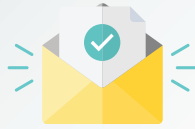


Sales

Sales teams log into their dedicated dashboard and propose new plans based upon existing templates, selecting the best fit according to the customer's requirements.

These plans are then automatically pushed to underwriting for review.

2



Underwriters

The underwriting team receive plans from sales for approval. Through their dedicated dashboard they are able to easily track plans awaiting approval.

Underwriters evaluate the plans to ensure they are viable. The new plans will either be accepted, amended, or rejected. Plans which are accepted are automatically pushed to editors for document generation.

3



Editors

Incorporating amendments from underwriters, the editing team use the new platform to generate final SBC documents, pharmacy plans, medical plans and internal summaries, as required.

This process is performed in a matter of minutes with federally regulated documents being produced with ease.

4



Print and Distribute

The final plans in the required format are utilized for Group Sales Kits and Member Welcome kits, as well as emailed directly to members upon request.

TESTIMONIAL

Our new platform has increased our go-to-market turnarounds, as our previous system required protracted manual processes which would often introduce delays and interruptions.

All of these procedures have now been eliminated by automated workflows between our departments, bringing everyone from Sales to Underwriting onto the same platform and translating to effortless and uncomplicated processes between our divisions. We can now generate SBCs and associated documents faster and more efficiently – and in real time.

The user interface is far more intuitive and appealing, allowing us to accelerate and simplify the production of our health insurance products, including medical, dental, pharmacy, vision plans and riders. The biggest improvement we noticed was during our open enrolment season, which could not have been smoother. Our new platform has definitely proven itself both internally and to our end users.

Senior Commercial Product Specialist
Regional Healthcare Provider



THE RESULT

This healthcare provider's custom platform has meant their users never need to worry about Federal compliancy - it's all done behind the scenes of an intuitive and appealing user interface.



Their users no longer have to undergo weeks of rigorous training to use the platform. Additional features such as team notifications and built-in approval systems have meant a reduction in workflow durations and an increase in team efficiency. Time taken to generate the SBC and associated documents has reduced by a staggering 40%.

To combat the difficulties of retrieving a single plan from over 2,000 different plan types, Syncoms also provided this customer with a bespoke database and search functions, cutting wait times dramatically. Once located, each document can be edited using a customer interface, making the Syncoms solution far more reliable than any old-fashioned desktop solution or spreadsheet.

When creating this platform, Syncoms ensured that it operated at lightning-fast speeds, resulting in a

lower operational footprint. The system is much more efficient to run, update and maintain and places no additional demands on this healthcare provider's in-house technical teams.

Syncoms have delivered a functional and flexible platform that meets all of this customer's requirements, and have provisioned a system that their users can really embrace.

The system is **intelligent** enough to be able to generate any combination of Medical and Pharmacy Plans and merge them into a combined PDF so that sales teams are able to easily email them to their customers.

Moreover, as Federal requirements change over time, designated administrators can easily edit fields, making **on-going compliancy** a breeze.

Summary of Benefits and Coverage: What This Plan Covers & What You Pay For Covered Services Coverage Period: 1/1/2018 - 12/31/2018
Sutter Health Plus: Peak ML20 HMO Coverage for: Large Group | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.
For more information about your coverage, or to get a copy of the complete terms of coverage, visit sutterhealthplus.org or call 1-855-315-5800. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment (copay), deductible, provider, or other underlined terms see the Glossary of Health Coverage and Medical Terms. You can view the Glossary at sutterhealthplus.org or call 1-855-315-5800 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$500 individual/ \$500 individual family member/ \$1,000 family for certain medical services per calendar year.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, primary care, specialist, prescription drug, and MH/SUD office visit services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment (copay) or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$3,000 individual/ \$3,000 individual family member/ \$6,000 family per calendar year.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

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We are a multi-national technology company specializing in design, print, marketing and tailored eCommerce solutions. With offices across North America, Europe and Asia, we have been providing cutting-edge technological solutions and world-class customer service through dedication, innovation and a relentless commitment to quality. Our print and technology services have helped a variety of companies across all sectors to better communicate with their end users and clients.

From SMEs to Fortune-500 businesses, we continue to provide unique solutions to everyday challenges.

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