Handle with CARE

Business Process Innovations

State of Illinois
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Executive Summary

The Illinois Department of Insurance (IDOI) proudly expanded its outreach and services to the residents of Illinois through a technology effort which enhanced its insurance complaint management help desk and administration processes using some of the most advanced low-code/no-code software available. IDOI's previous processes and methods of support were primitive by today's high-tech standards and oftentimes risked leaving residents at a disadvantage when seeking assistance.

IDOI envisioned replacing and streamlining their business process where complaints were submitted by consumers in an antiquated front-end Lotus Notes system and then manually reviewed by IDOI staff for the required supporting documentation, evaluated for disposition, and referred for action or investigation as appropriate. These antiquated administrative procedures surrounding the complaint process, including addressing consumer questions, insurance complaints and associated provider responses, were targeted to be reimagined in the light of modern technology with an end-to-end case management system.

The resident experience was the most important facet in this initiative. The vision from inception was to open a pathway of communication between IDOI and Illinois residents that was clear, intuitive, simple, and responsive and created a personal connection of compassionate service to those being served.

Idea

IDOI commenced their ambitious initiative of reimagining and recreating their Consumer Assistance Request Environment (CARE) application from the ground up. The new requirements for the administration portion of the application were scoped to be a fully functional case management system containing robust workflow functionality, streamlined user configuration, efficient communication channels and notification capabilities, flexible document management, digital signature capabilities, real-time reporting, and standards. The public user interface was to be greatly enhanced to collect required information and immediately initiate workflows for consumer complaints, enabling providers and IDOI to respond in a timely fashion. The new system also needed to be scalable and meet the State's accessibility and security compliance standards.

The Salesforce cloud platform was chosen as the technology platform which could meet the requirements and provide the long-term stability for the new effort.

The new CARE system would be designed to create better service through a modern user experience to the nearly 15,000 Illinois insurance consumers who file complaints annually against insurance companies. It was certain that upgrading to more personalized and efficient engagement processes for the residents of Illinois would make an oftentimes stressful situation just a little more bearable for them. IDOI wanted residents to be assured that someone was willing to help them in their battle against what seemed to be overwhelming odds. System administrators of the complaint reporting/resolution process would be empowered with the technology to expedite assistance and maintain customer contact with each person seeking assistance. Through this attention to the "customer" experience, their entire relationship with state government would become more personalized, efficient, transparent, and immediate.

Implementation

IDOI partnered with the Illinois Department of Innovation & Technology (DoIT) and the technology vendor Slalom to implement the new CARE application on the SalesForce platform. The implementation team followed an Agile methodology in gathering requirements, developing, testing, and implementing the application using DoIT's current practices. The DoIT team provided architectural and quality assurance resources to ensure that the product was following the Software Development Lifecycle (SDLC) standards and was able to meet the requirements and timelines of IDOI.

The clean initial intake of functionality was designed to direct the user to the support website as a triage for questions.
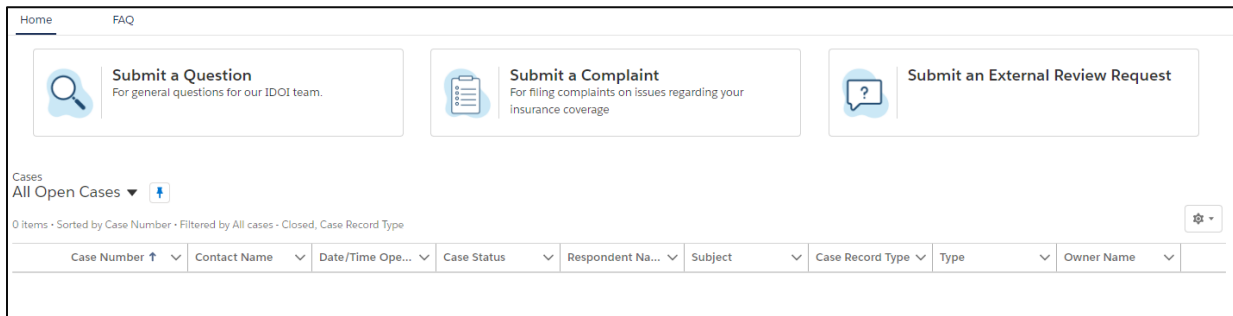

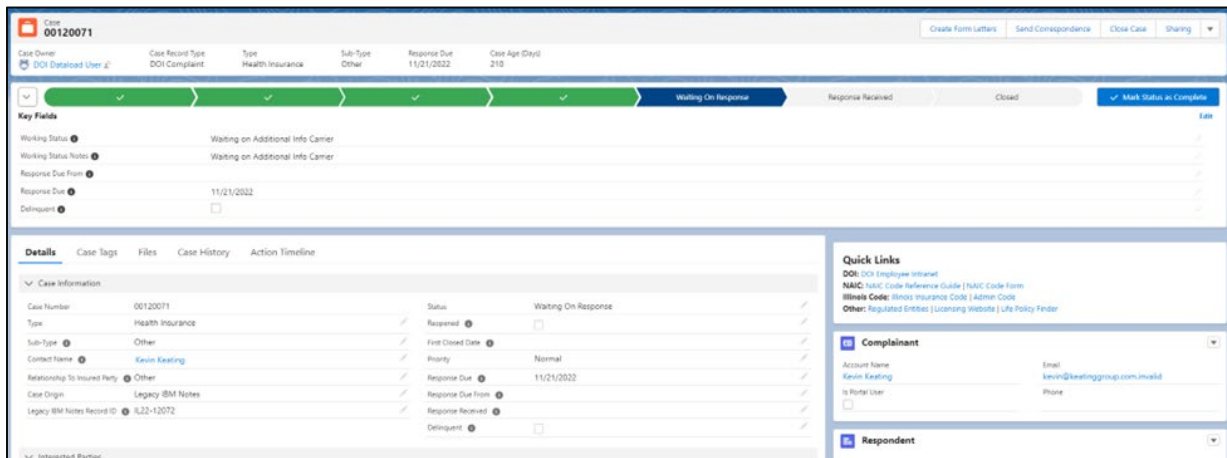*Figure 1 Screen reflects open cases or enter additional cases.*

Figure 2 Workflows and approvals can be tracked along with supporting documentation.

Security played a major role in building the CARE application, as the application was public facing. Multifactor Authentication (MFA) was deployed to ensure that both Personally Identifiable Information (PII) and Health Information Portability and Accountability Act (HIPAA) data were protected. The Illinois ILogin portal was integrated into the solution to authenticate Illinois residents.

Figure 3 Simple flow for users to submit questions or complaints to IDOI.

Figure 3 Dashboards and reports to provide an overall picture of the complaints in the system.

CARE was designed to allow for self-service password resets and authentication to reduce calls to the help desk. Several safeguards inherent in the new platform provided additional layers of security to protect data. These safeguards included managing security roles, capturing consumer authorizations, assigning application security roles, protecting PII/PHI data, and utilizing an enterprise token-based authorization model.

Impact

The CARE project team was successful in meeting its goals for the new system. Efficiency and innovation were incorporated into the operations of IDOI, and a new day of communication was initiated through the system to educate and protect Illinois insurance consumers and encourage a vital and robust Illinois insurance market. The new CARE application serves 90 internal case management users and 45,000 external users, including complainants, respondents, third-party reviewers, and independent case reviewers. External users have their own online profiles and interact with the IDOI team to share information through digital signatures and the ability to upload documents. The CARE project directly contributes to the underpinning of IDOI strategic, policy, technology, IT security, operational and financial goals while promoting core services to the public through a modern technology platform and user experience.

The new CARE system was built with the following qualities and capabilities:
- Cleaner design and more intuitive interface to help consumers navigate the complaint process
- Instructions and FAQs on the login page to get users started
- Increased transparency enabling consumers to login to track progress through the system
- An option allowing consumers to submit general questions before creating an account
- Increased data protection for consumers' private information
- Mobile format functionality to allow consumers to easily submit complaints from their phones or tablets

In addition to the characteristics listed above, the new CARE system provides a robust set of features and capabilities that include case management, data intake, document management, reporting, and security. Some of the critical features include configuring users, creating PDFs, monitoring, and managing backend processes, scheduling and notifying automated workflow processes based on business rules, performing mail merge on outgoing correspondence, creating and maintaining activity logs. The new system also provides the ability to maintain an analyst profile, consumer, and respondent contact information, notify status changes, reconcile closing information, search for complaints, and secure the transfer/dissemination of information. Most of these features were not an option on the legacy system.

The new CARE system now supports various data intake methods, including phone calls, walk-ins, snail mail, fax, and email. It also supports scanning hard copy documents into an electronic document management environment, and provides automated, scheduled data transfers to external entities. Document management capabilities are robust and include metric collection and digital storage according to data retention policies. It offers the ability to attach multiple documents to correspondence sent to respondents, process various types of files, provide a form letter repository for IDOI analysts, and view documents sent and received by all parties involved. Reporting capabilities include ad hoc querying, canned reports, data extracts, complaint data metrics, and integration with new data analytics tools, such as Tableau and Power BI. These capabilities have significantly improved IDOI's ability to respond to public records requests in a timely fashion.

Through the new CARE case management capabilities, IDOI automated the process for handling the myriad of insurance complaints from Illinois residents. Complaints included coverage issues, claim disputes, premiums, policy cancellations, refunds, and sales misrepresentations. Automation improved the efficiency and reduced manual workloads while increasing accountability and transparency in government operations. Illinois can now track and manage complaint cases, ensure timely resolutions, and provide residents with a seamless and efficient experience when interacting with IDOI.

The CARE system exemplifies how Illinois state government is improving business processes to better engage residents with state-of-the-art capabilities which foster far greater personalized and efficient interactions. This initiative was a success in establishing a resident-centric engagement platform, which can be continually leveraged to enhance the experience of users in many exciting future applications. The common data models and user identification allow Illinois to scale and reuse assets between agencies when business practices align with one another in other application areas.