

HTH Worldwide

The need to make claims processing secure, efficient and convenient leads HTH Worldwide to implement Kofax Mobile Capture™. The healthcare access and services provider is on the forefront of a worldwide market that is increasingly turning to smartphones in every aspect of their lives.

Challenge

One aspect of traveling people fear even more than losing their luggage is the sudden need for medical help while abroad. How do you find a doctor? How can you be sure you'll get high-quality care? How will you pay for your treatment or hospital stay?

HTH Worldwide was built to address the needs of finding appropriate healthcare, wherever a traveler happens to be. Over the years, HTH evolved an efficient system to help U.S. travelers and expatriates find doctors, get care and have international providers bill the insurance plan directly. The company developed a network of English-speaking providers and began offering insurance products to its customers. These included long-term products for expats and students studying abroad, as well as short-term products for business and leisure travelers.

When accessing care outside of the HTH network, members would submit claims forms the old-fashioned way, through the postal service. Eventually, some members began to submit claims electronically with a scanner and email—a huge improvement over the slow process of mailing hard copies from outside the country.

Fast forward 15 years. Today's travelers have embraced smartphones and mobile apps for many routine tasks, from banking to booking travel.

"Our members are mobile," said Andy Orr, who is in HTH Product Development. "People obviously don't carry copiers and scanners with them or have immediate access to these devices, but they always have a phone with a built-in camera."

For many purposes, smartphones have eliminated the need for scanners, but this has led to a new set of problems. For example, Orr explains that to attach a receipt or doctor's bill to a claim, members would often photograph the document with their smartphone, email it to themselves, download the image from their email and then upload it to HTH's website, along with the claim form.

"Not only is that a multistep process," Orr said, "but the bigger problem is that they've taken a picture with their smartphone camera, which is not designed for capturing and extracting documents. Now a picture of that document is on their phone, which isn't ideal, especially if it's a personal medical receipt."

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Meet HTH Worldwide

HTH Worldwide is a leader in creating access to quality healthcare services all around the globe. HTH combines ongoing research, a contracted global community of physicians and hospitals and advanced internet and mobile applications to ensure the health, safety and peace of mind of its customers. Through its companies, HTH provides services to millions of travelers, students and expatriates worldwide.

Products in use: Kofax Mobile Capture™

Focus: Business process automation

“Our mobile app built on the Mobile Capture platform is more user-friendly, more intuitive and more fun to use. It’s a real differentiator.”

Andy Orr

Product Development

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HTH Worldwide wanted to be sure that its members’ protected health information (PHI) wasn’t inadvertently exposed. Some phones are configured to automatically post photos to websites or social media, which presents a risk for individuals who use those phones to snap pictures of their medical documents. “And because they’re emailing images to themselves, that’s not secure either,” Orr said.

Another problem was the way documents are photographed on the phone: images were often skewed, cropped, blurry or simply difficult to read.

“The biggest problem was that our claims department would receive images that weren’t very good quality and couldn’t be processed,” Orr said. “Claims personnel would then have to follow up with the member and ask for a better copy.” This inevitably led to delays, inefficiencies and frustrated customers.

In short, while smartphones offered the promise of greater convenience and efficiency for both HTH and its members, mobile technology also presented new challenges for the company. HTH solved those challenges by adding add claims submission, or eClaims, to its mobile app capabilities, which required a sophisticated mobile capture platform.

Solution

When HTH set about adding eClaims to the mobile app for its product line, the goal was to make it easier for members to use the company’s services and also addressing the important security issue. The smartphone was clearly the right technology, but the way members were using their phone cameras was inefficient for them as well as the HTH claims department. And it raised concerns about the privacy of medical information.

Orr said HTH started by looking at technology that allowed smartphone users to take pictures of bank checks for mobile deposits. They narrowed their vendor selection to two candidates, including Lexmark. “I read about Kofax VRS Elite™ technology, and especially the mobile SDK,” Orr said, also noting that the Mobile Capture platform was “especially attractive for a number of reasons.”

One of the most important reasons for selecting Mobile Capture, according to Orr, was its image processing capability. Lexmark technology essentially turns smartphones into advanced information-capture devices. The technology optimizes image quality and compensates for problems due to poor lighting, blur, jitter and skew. This was a key solution for the claims department because it could reduce or eliminate delays in processing member claims caused by unreadable documents and poor-quality images. Other important features included the ability to compress files and send them securely.

“You’re more sensitive to the size of the file you’re sending if it’s from a smartphone,” Orr says.

This is especially true for travelers, who often face networks with low bandwidths and high costs for data usage.

The Lexmark solution also enabled HTH to address the concern about protected health information. Instead of storing photos of medical documents on the member's phone, the mobile apps developed by HTH securely send images to an HTH server. Consequently, any health documents captured by the phone camera are never exposed, even if the device is lost or stolen.

Results

HTH was initially interested in Mobile Capture for HTH's app, but the company was also familiar with the claims processing capability of Lexmark and other solutions, such as Kofax Transformation™ and Kofax TotalAgility®. The interest in integrating the mobile app and claims processing was very high.

HTH had been working with a software consultant that specializes in medical insurance products to install a new claims system built with Lexmark technology. Having a frontend mobile app that could work seamlessly with backend claims processing capability was an important benefit.

"The image capture in the mobile app is really phase one," Orr said. "Lexmark has other technologies that we haven't even tapped yet. Today we're just presenting the image back to our claims adjudicators, but eventually we'll use Lexmark technology to capture the image and intelligently parse that data as much as possible so our claims people aren't retyping any information."

Eventually, only certain kinds of documents will need people to review and approve.

"Our goal is automatic adjudication," he said. "That's a real time-saver."

Recognizing that mobile usage will continue to grow rapidly among its members, HTH designed its app to be "more user-friendly, more intuitive and more fun to use," said Orr. For example, when members use the eClaims system, much of the required information may be pre-filled for them.

"And if some information isn't there yet, the next time you go to submit a claim it will be," he said.

HTH estimates it will now capture and process tens of thousands of documents per year through its mobile app. The company expects that number to grow quickly as more of its members opt for the convenience and security that comes with transmitting documents via mobile devices.

"It's a real differentiator," Orr says of the app and the Mobile Capture platform.

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