



Improving Claims Efficiency Through a Modern User Interface for Modern Professionals



As online user experience improves in many industries, expectations rise across the board. In their personal lives today, people have come to expect intuitive and streamlined online interfaces, as well as the ability to complete everyday tasks on their mobile devices. Online banking, retail, travel, and financial planning services offer just a few examples of efficient browser-based experiences that meet those expectations in the consumer world.

Claims professionals, however, continue to conduct business on Claims Administration Systems that have failed to keep pace with the digital advancements seen elsewhere. Even those working for companies that have moved beyond legacy systems are limited in the devices they can use and functions they can perform.

This white paper explores how upgrading to a modern user interface (UI) can improve speed and efficiency, providing the user experience to which claims professionals have become accustomed in their personal lives.

Evolution of Claims Administration Systems

Beyond UI, a claims professional's productivity largely depends on what is under the hood of their Claims Administration System. For many carriers, the claims management process continues to rely on older legacy systems. In the most extreme cases, these systems are still largely paper-based, with literal spreadsheets in use at some claims organizations.

More common than not, a legacy system tracks data within a database, often a mainframe. These systems remain fairly basic, with little growth potential or flexibility. Here, UI tends to be as basic as the systems – a prehistoric mainframe green screen where the claims professional uses the keyboard to move from field to field.

Windows-based client server applications were designed to address the inefficiencies of the green screen legacy systems, and their UIs offered claims professionals the benefit of upgraded navigation features. These included the ability to use a mouse to move between fields, but the systems continued to be held back by allegiance to the very green-screen functionality they were intended to replace.

In the early 2000s, first-generation browser-based systems offered even greater functionality and navigability for claims professionals – and while they were an improvement, they had their own challenges.

How Older Systems Hold Back Claims Professionals

The problem with each of these systems is that, while useful – even revolutionary – in their day, they continue to limit modern claims professionals in the same way a “state-of-the-art” laptop from 1999 would frustrate the average computer user today.

While the most advanced legacy systems can capture a certain amount of data, they cannot perform such essential functions as adding new data elements and implementing workflow capabilities.

For example, a claims examiner may want to enter a claim payment into the system. The payment is \$7,000, but the examiner is only authorized to enter a \$5,000 payment. Here, they'll have to stop what they're doing and initiate a manual process, bringing in a supervisor to enter the payment. This is extremely inefficient, diverting higher-level employees from their own work and slowing the examiner's workflow.

By comparison, a modern system should allow the examiner to enter the payment and save it as “not authorized.”

Then, a supervisor would receive an automatic notification requesting payment approval. This level of functionality is expected in today's workplace, regardless of the industry. Yet it's lacking in the claims industry as a whole.

What this industry needs is a level of innovation that goes beyond simply improving on the current technology – which itself is decades behind the times. By the mid-2000s, even the improved browser-based Claims Administration Systems felt slow and inflexible. What's more, they weren't designed to accommodate a scaled environment. With a few hundred users on these systems, they simply grind to a halt.

Modern Users and Marketplace Demands

Perhaps the biggest factor driving demand for more modern Claims Administration Systems comes from outside the insurance industry. In many consumer-facing industries, such as banking, travel, and retail, consumers – including claims examiners and adjusters – use intuitive browser-based systems to complete everyday tasks.

Consumers moving money from a savings to a checking account through Bank of America's [Online Banking](#) system, for example, can do so in a couple of minutes from any browser or device. The same is true for someone booking a vacation on [Travelocity](#) or [Orbitz](#), or shopping for any number of items on [Amazon](#).

Today, enterprise business applications must support the same navigation and standards to which users have grown accustomed in their everyday lives. Such standards benefit not only the current generation of claims professionals, but the next generation, as well. Training becomes a much easier task if users have an experience similar to websites and applications elsewhere in their lives, and it becomes easier to retain and attract younger employees to replace those leaving the industry.

The growing acceptance of mobile devices in the business world is another major shift that older Claims Administration Systems have been unable to accommodate. Whether working from home or performing a claims review off-site, claims professionals need mobility to be able to log in to their Claims Administration System and enter or retrieve information remotely. Legacy and Windows-based systems just can't do this. First-generation browser-based systems may allow claims professionals to log into the system, but once in, navigation becomes difficult as the site was not designed to respond to a mobile device.

Taking stock of the demands of modern users and the needs of claims professionals, the marketplace begs primarily for three features in a modern browser-based Claims Administration System:

- Multi-device accessibility and functionality.
- Cross-browser functionality, including Safari, Firefox, Chrome, Internet Explorer in addition to Edge.
- More flexibility, with the ability to add multiple custom fields and redesign pages.

Meeting Demands with a Modern UI

In meeting marketplace demand, Systema Software saw that it did not have to reinvent the wheel, but simply use the best components of existing wheels.

As discussed, many consumer-facing industries have already created intuitive browser-based solutions. Systema sought to bring that familiar experience to the claims space.

Using a digital consulting firm with experience designing modern interfaces for websites and web applications, Systema explored options for a new user interface for its SIMS Claims solution. The firm advised on creative design, modern best practices, and new ideas to help create a UI more in line with successful consumer-facing platforms.

By opting for a new UI for its existing SIMS solution, Systema can deliver the improvements the marketplace wants while preserving SIMS' existing database and logic layers. Users enjoy all of SIMS' previous capabilities, but these capabilities are presented in a new way for greater functionality, increased speed, a faster refresh rate, and the ability to access the system across browsers and devices.

Functionality: Users can now add multiple custom fields and rearrange the screen by line of insurance. The UI refresh also allows for simple drag-and-drop functionality. If an examiner needs to add a form, document, or image to the claim file, they simply click it, drag it to the desired area, and drop it in, eliminating additional workflow required in the past.

Speed: The UI refresh improves speed and refresh rates by stripping away much of the previous framing and structuring so the system can run native to a browser. It also takes advantage of quicker rendering modes on all devices, using HTML5 and CSS3 to make SIMS compatible with multiple browsers, including Internet Explorer, Chrome, Firefox, and Safari. Aside from the additional convenience, as browsers continue to compete by releasing newer and more improved versions, SIMS users can benefit from the associated performance enhancements.

Convenience: Users can also access SIMS from anywhere and at any time on mobile devices. Systema considered developing a mobile app to accomplish this, but found that would limit functionality for claims professionals. Instead, it used HTML5 to create a responsive web design that adapts to different screen sizes. By doing so, Systema delivers the native application to mobile devices in a way that looks and feels natural.

As with any enhancement, Systema's goal was to improve upon its users' experiences, not shock its users with endless changes. Through its UI refresh, Systema offers a fresh but familiar experience that improves the overall user experience and allows claims professionals to work faster and more efficiently.



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