



AGIS ZORGVERZEKERINGEN

A consortium of three Dutch healthcare insurance companies.

Industry: Healthcare
Geography: The Netherlands

Deployment Summary

- TIBCO's BPM solution centralizes and automates claims handling, making the entire process more transparent and measurable against the national Dutch standard.
- TIBCO's BPM solution improves efficiencies and optimizes quality of all administrative tasks for health insurance and complementary protection.

Benefits

- By automating administrative tasks, Agis Zorgverzekeringen was able to offer a better quality of customer service, reducing the time taken to respond to customers' claims from weeks to just a couple of days.
- TIBCO's BPM solution automatically distributes work among employees, providing an effective distribution of resources and offering managers greater control over staff.
- Transferring the process to an electronic format has reduced costs, and fewer employees are required to manage the work.



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Ronald Bakker, Functional Project Leader for Poseidon, Agis Zorgverzekeringen

TIBCO Brings Value to Agis Zorgverzekeringen's Poseidon Model

Agis Zorgverzekeringen is a consortium of three Dutch healthcare insurance companies – Anova, Anoz, and ZAO – that officially operate as one company under the Agis name.

The healthcare insurance sector in the Netherlands is tough and increasingly competitive. As a result, making internal processes more effective with more automation and fewer employees has become an essential factor in achieving success. At the same time, customers are becoming more demanding and high-quality customer service is vital to retain loyalty.

Agis used an administrative system called IKAZ, which stored all of its customer data, claims histories, and settlements. In short, the system managed everything that was needed for performing the administrative tasks regarding health insurance and complementary protection. However, the system was slow and unwieldy.

Agis Zorgverzekeringen decided to move from its single mainframe model to one that combined other platforms and created a powerful new IT system. The result was the Poseidon model – a four-layer, object-oriented model.

Achievement of future goals

Ronald Bakker, functional project leader for Poseidon at Agis Zorgverzekeringen, explains, "IKAZ is a very extensive, functional, and stable administrative system, but at the same time it is very heavy and inflexible. With the merger, we set several goals for our organization."

One of these goals was to improve efficiencies and optimize quality at the same time.

"We needed to strive for better customer service. The competition in our sector meant that this could be a crucial factor in helping us retain customers," Bakker says. "Another requirement was to shorten the throughput time, and we knew that the solution lay in better process management."

To this end, a key part of the Poseidon model was the process management layer, which would be handled by a business process management (BPM) system.

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Two previously implemented projects were the foundation for the new BPM implementation. One was an IT project at Anova to optimize the architecture and technology of its computer systems. The second was a business process redesign (BPR) project at ZAO named Hercules, which was implemented to make all internal processes more effective and efficient. The design of the Hercules project was used as a foundation for the Poseidon model.

"Initially, we implemented Poseidon for the process of handling claims," Bakker recalls. "All computing facilities of the IKAZ system were moved to an object-oriented system. The first layer is the presentation layer for the user: the Agis employee; the second layer is the process layer for routing the information with the support of TIBCO; the third is the services layer where the computing facilities of the IKAZ system have been moved; and the final layer is the data layer where all customer data is stored."

Process control by TIBCO

Agis Zorgverzekeringen receives claims not only in electronic form but also by mail. In these cases, an external company converts the forms into an electronic format, making the form available on a disk or sending it back by e-mail. Once received by Agis, the claim moves into the fully automated payment process – around 100,000 payments are made each year to hospitals, paramedics, consultants, and other medical practitioners. Within the process layer, TIBCO now takes care of the automated control and protection of the claims-handling process.

The activities are routed by TIBCO software, which automatically distributes

the work among employees. Every process is now handled by predefined procedures and within fixed time scales.

This means that claims can be handled very efficiently. In cases in which a claims form is filled in incorrectly, the TIBCO software routes that specific claim to an employee who can check and correct it manually. TIBCO's BPM software and the new Poseidon model are now processing 1.2 million records automatically each month.

Business benefits: from weeks to days

Process management leads the user through the claims-handling process in an efficient and effective way. In addition, both the user manual and work instructions are available online.

"We receive this information fully automated from the administrative system, and the management team and employees can view the data instantly on their screens," Bakker says. "We wanted to make the process more transparent by providing better management information, so now every activity and task is being monitored. We are also able to monitor the quality of the service we are giving against set benchmarks for speed and accuracy."

Another advantage is being able to ensure that everything is developed according to the national Dutch standard, which was built into the development phase of the project. Furthermore, the system is very easy to adapt because only a single component has to be changed and tested if necessary. This means that management data is available much faster and the system is easier to maintain.

Another business benefit is cost reduction: Fewer employees are now required to

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manage the work. Before implementing Poseidon, payments took several weeks. Now, information can be found and sent back to the customer within just a couple of days.

What the future will bring

"Initially, the Poseidon project was implemented as a pilot within Anova, and now it is being rolled out enterprise-wide," Bakker says. "In total, there are 60 employees working with it, and all new claim forms will be run via Poseidon – the equivalent of about 500,000 forms. At that point, we will evaluate all processes and judge how the connection and the management have done until that moment."

"We will also make an inventory list of the achieved business benefits and check if they are similar to those we expected to achieve at the start of the project. For the future, we are aiming to run the complete administration process via the four-layer model. Without doubt, the four-layer model will have to grow because we want to use the model for other new applications within Agis Zorgverzekeringen – and this will definitely happen."



TIBCO Software Inc. (NASDAQ: TIBX) is a provider of infrastructure software for companies to use on-premise or as part of cloud computing environments. Whether it's optimizing claims, processing trades, cross-selling products based on real-time customer behavior, or averting a crisis before it happens, TIBCO provides companies the two-second advantage™ – the ability to capture the right information at the right time and act on it preemptively for a competitive advantage. More than 4,000 customers worldwide rely on TIBCO to manage information, decisions, processes and applications in real time. Learn more at www.tibco.com

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**Global Headquarters
3303 Hillview Avenue
Palo Alto, CA 94304**

**Tel: +1 650-846-1000
+1 800-420-8450
Fax: +1 650-846-1005**