

Customer Profile



America's Choice for Healthcare!

USHEALTH Group, an integrated insurance company, offers a quality portfolio to policy holders including the nation's highest interest earning HSA product, complete health care products, and supplemental cancer products.

Industry

Financial - Insurance

Region

Americas

USHEALTH Group reduces time to process health insurance applications

The Challenge

USHEALTH Group (USHG) uses several hundred independent agents to sell insurance policies. The agents meet with prospects to complete complex insurance applications that often run over twenty pages in length. After the form is complete, the agent sends the applications to the USHEALTH business department via fax or mail. The process is slow and cumbersome taking hours away from an agent's opportunity to sell and serve clients. Furthermore, the process can take up to 7 business days before the agent receives disposition information for the application. This amount of lag time allows for drop off, people changing their minds or selecting another provider.

The Solution

USHEALTH Group implemented the ExpeData® Digital Writing Platform (EDWP) to automate the data collection and approval response. The USHG solution includes a digital pen and custom designed, multi-page policy applications tailored for each state's regulatory requirements. The process for an agent is now quick and simple.



The Solution Continued

ExpeData, LLC

ExpeData® is the global leader in enterprise digital writing and the first company to build a platform designed to meet the needs of Fortune 100 and Global 2000 companies. The ExpeData Digital Writing Platform is a complete package with the features and functions needed to implement digital writing.

The agent completes the application using a digital pen and custom form, docks the pen at a PC or links the pen to a Bluetooth-enabled mobile phone, and the data is transmitted to the USHEALTH business department. The business development team receives the data in seconds, reviews the application and quickly provides a disposition back to the agent. This process saves time and money.

The Results

An application process that previously took 5-7 days is now completed within hours or even minutes. Sometimes the disposition is received by the agent while still meeting with the applicant. Expediting the application approval process decreases the possibility for drop off, where a client changes their mind after their initial commitment, resulting in more sales. The EDWP gives USHG a competitive edge by providing the agents the best and most simplified process for policy applications. According to the CEO, since the adoption of the EDWP and elimination of scanning, faxing and mailing of applications the agents save more than an hour a day. The CIO adds, "The time savings translates to one additional client contact a week and one additional client pick up a month." Clearly, the savings are real and make the cost justification easy.

“ This saves our agents more than an hour per day. A very challenging representative was convinced of the value in his first order. ”

Ben Cutler, CEO, USHEALTH

“ The time savings translates to one additional client contact a week and one additional client pick up a month. Multiply that by 1000 agents. The business case here is very simple. ”

Rick Watson, CIO, USHEALTH



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