



# NUANCE

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## CASE STUDY

### AFLAC® Cuts Claims Processing Time Using PaperPort®

PaperPort® Streamlines Claims Processing and Business Management for AFLAC Agents in Michigan

#### CHALLENGE

Improve customer service and cut administrative expenses by cutting claims processing time.

#### STRATEGY

Eliminate movement of paper documents and move to instant electronic paper delivery with PaperPort software.

#### RESULTS

Claims processing times have gone from 2 weeks down to an average of three days, and AFLAC customers are more satisfied than ever.

AFLAC®, the world's leading supplemental insurer and provider of payroll benefits services, is setting new records in claims processing. Agents have cut days off the time to process a claim through the use of PaperPort®, the best-selling paper management software, which integrates paper management, photo editing, forms fill-in and Optical Character Recognition (OCR). PaperPort lets agents organize, use and retrieve scanned documents and photos, as well as electronic files like word processing documents, digital camera photos, spreadsheets, and web pages.

PaperPort has enabled AFLAC offices to implement a streamlined paperless claims processing system. The system has caught on quickly. Half a dozen of the Michigan offices now use the PaperPort-driven process and AFLAC corporate heads are watching the installations with keen interest.

According to Tom Mielke, District Sales Coordinator for AFLAC and inventor of paperless claims processing, "PaperPort has given AFLAC an edge with efficient paperless claims processing; Agents never touch a paper when claims are faxed. PaperPort has become an essential component of the core business management systems of top-selling district offices. These offices are more productive than ever and better equipped to provide superior, personalized customer service."

PaperPort provides AFLAC with all the basics of desktop organization through one integrated user interface. Without switching between

applications, users can scan, edit, file, e-mail, create Web Pages and access popular applications directly from the PaperPort Desktop. AFLAC agents use PaperPort to turn claim forms, applications, sales and promotional materials, and financial reports into

digital documents. With the Automatic OCR feature, the agents can drag and drop the scanned form directly into their favorite applications and PaperPort automatically turns the scanned documents into editable text. PaperPort automatically OCRs it, launches the word processing application and loads the scanned text into a document ready to edit. Form templates that can be used by any claimant are then created. The claim templates eliminate the need to re-enter routine information, saving agents time to devote to the more important business of customer service.

**"PaperPort software has made me 100% more efficient at processing claims."**

**Missy Houser,  
AFLAC Regional Administrator**

With the claims now in digital format, agents are able to fax the forms directly from their computers to the claimant who, once the claim is completed and signed, faxes it right back along with the supporting hospital bills, diagnoses, etc. The agent then faxes the claim, its supporting documentation and other pertinent forms directly to AFLAC's inbound fax imaging system. Once received by the claims department, the claim is audited, paid and the check mailed.

With no mail time involved, claims are turned around in as few as three days which is a great improvement over the 2 week average before PaperPort. "PaperPort software has made me 100% more efficient at processing claims." states Missy Houser, AFLAC Regional Administrator.

### **VISUAL FILING AND DOCUMENT MANAGEMENT KEEPS INFORMATION AT AGENTS' FINGERTIPS**

PaperPort is the best office manager Kris Horton has ever had. The Regional Sales Coordinator of Northern Michigan utilizes her scanner and PaperPort for just about every administrative task. It was Kris' impressive work with PaperPort that inspired the development of the paperless claims system.

For the past five years, PaperPort's paper trail and data storage capabilities have kept her office organized. PaperPort provides links to popular applications so AFLAC employees can find files immediately. Many claim forms or other documents are linked to the customer or agent in an ACT! database, an invaluable part of her customer management system. PaperPort management features allow all account changes to be recorded and tracked and stored along with irreplaceable reports for the 80 plus accounts she handles and supervises.

*"PaperPort offers such a simple and straightforward way to manage documents. The ability to scan into one central 'virtual filing cabinet' has made my work manageable," said Horton. "PaperPort gives me all the tools I need in single workspace. I can color code, annotate, print, fax and even export pictures to PaintShop Pro for storage or send them to Adobe to create an Adobe file."*

PaperPort's visual filing makes organizing, filing and retrieving files a cinch. Color coding and thumbnail representations let users identify files at a glance. With thumbnails, it's not necessary to remember the name or location of a file. Simply browse thumbnails on the PaperPort Desktop and double-click to launch the originating application for full-page viewing and editing.

All-in-One-Search™ lets users locate any document by title, keyword, annotations, URLs and even content captured for Web pages. Agents can quickly pull up a file to check the claim status while talking to the claimant on the phone. Or, when a question arises in the field, the regional sales coordinator can perform a search to find the topic of query and fax or e-mail the answer back to the agent.

Kathy Hoepfner, Office Administrator for AFLAC's Charlevoix, Michigan District Office, states, *"By using PaperPort, we are able to take better care of our clients than other agents because all the client information is at our fingertips instead of buried in a file cabinet. When I call about a claim I can have all the information that was sent to AFLAC in front of me. I can't imagine wading through the piles of paper if we were to manage claims manually."*

### **PAPERPORT LETS AFLAC DELIVER PERSONALIZED CUSTOMER SERVICE**

PaperPort has helped raise the caliber of customer service and reduce errors on claims by giving AFLAC employees the ability to customize claims. The simple addition of the district office address so that the claim is returned to the agent for inspection before it is routed to the claims department prevents mistakes, which could result in a delay in payment.

*"The FormTyper and annotation tools have proven to be indispensable and invaluable for customizing claims,"* says Horton.

With FormTyper™, Horton just tabs and types to fill in the forms. Then using the annotation tools, she highlights and inserts red arrows to point out important parts of a policy. Red arrows draw the reader's attention to crucial content. Highlighted signature lines make it impossible to overlook signing the form. The combination ensures the claimant completes the claim properly and provides all the necessary information to expedite claims processing. The special notations are an extra courtesy Horton and her colleagues extend to customers, thanks to PaperPort's annotation tools.

*"I rely on PaperPort for all office work," said Horton. "I have never looked further and have recommended this system to countless AFLAC agents."*

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