

Now Health

A client success story.

The Challenge.

When Now Health International launched at the beginning of 2011, its goal was to provide clear, relevant information, easy-to-use online tools and fast service.

Key to this was implementing a highly effective administration and claims system, and a web platform which could be fully utilised online in a self-service environment. The solution needed to support multi-currency transactions and reports across the company's global locations. It was also required to support Now Health's de-centralised sales and customer service model, consisting of multiple regional front offices and a centralised back office.

Martin Garcia, CEO at Now Health explained: "The extensive research carried out in our business planning phase outlined that the majority of customer frustration comes from a lack of visibility from their insurance provider. There's a real desire for real-time ready access to key things such as policy documents, status on guarantee of payment, claims settlement and delivery of quotations. Our mission is to provide market-leading international health insurance through an innovative and peerless customer experience. A comprehensive, enterprise-wide IT system was absolutely key to this."

The Solution.

Open Health+ from Agencyport was selected as Now Health's administration and claims system and web platform. Open Health+ is a state of the art, functionally rich, low cost-of-ownership product that offers total adaptability and flexibility. Its strengths are its configurable business processes and predefined components. These bring all the benefits of a package approach but with the flexibility of a bespoke system. The process centric nature of the solution means that workflows can be adapted and optimised. The solution is hosted in the UK with regional Now Health entities provided with a virtual desktop by connecting remotely via Citrix. This allows Now Health to establish new regional operating entities with only limited investment in front office IT infrastructure.

How it works

The Open Health + solution administers the entire lifecycle of international health insurance from prospecting through quote, sale and buy, fulfilment and subsequent policy and claims administration. Staff can have multiple customer records open simultaneously in separate windows, providing a 360 degree view of all interactions with the customer throughout the full lifecycle. The solution has integrated outbound email and SMS capability. System actions can automatically trigger standard email and SMS communications or these can be manually triggered by staff if required.

Profile

Launched in January 2011, Now Health International is a specialist international health insurance provider which aims to deliver peerless service to its customers. It is a global business with headquarters in Hong Kong and regional service centres in Hong Kong, Dubai, and the United Kingdom, located where customers can most easily access expert local knowledge about their claims.



Integrated case management workflow enables Now Health staff to configure bespoke workflows and outputs for different types of interactions with customers. Incoming emails to customer-facing mailboxes and remotely scanned documents are automatically imported into an integrated work queue from where they can be assigned to the relevant department for action. Staff can create their own work items manually if required.

Open Health+ handles all of Now Health's business in one multi-currency database allowing financial consolidation and in-depth reporting. It is integrated with a banking vendor for automated claims payment and a Credit Card collection gateway and Merchant Acquirer. This empowers straight-through sales for customers wishing to buy online and be covered instantly.

Consumer-facing website

Now Health's customer facing website is integrated with Open Health+ functionality via web services for a seamless straight-through online quote, buy and fulfilment process. This means that when a customer buys from Now Health, they get instant fulfilment of a personalised certificate of insurance and virtual membership card. Customers can track all claims activity for their plan as it happens and manage the full life-cycle of their policies online, including buying, adding and deleting members, managing all their claims and renewing online.

Results

The system is flexible and configurable allowing Now Health to bring new products to market quickly and customise bespoke insurance plans for large corporate clients. According to Alison Higgins, Head of Customer Service, Asia Pacific: "It's user-friendly and quick because all customer documents are auto-generated from the system. Work queues are great because the allocation process means that nothing can fall between the cracks and we can be paperless. The single database allows us to see what's happening with any customer no matter where they are in the world so we have a seamless view of every customer throughout their entire lifecycle with us."

The ability to report against service standards gives the business a competitive advantage and Open Health+ allows Now Health to track every event and eventually publish the results. The importance of the technology is underlined by Martin Garcia: "We believe we are the only provider who can offer an online combined, buy, edit, view claim and renewal lifecycle in our market. Open Health+ provides the vehicle to do all of these things fast, with zero lag time on getting the information to the person who needs it. We have combined this with a comprehensive service promise outlining how quickly we will complete certain important tasks – also unique in this market. These two components give us what we believe is a unique service standout in the IPMI market."

This perception is endorsed by Steve Nelson, sales manager of specialist intermediary, April Medibroker. Speaking to Health Insurance Magazine¹, Steve reports that "very few" providers offer online quotation facilities while some are "absolutely awful" in terms of the materials they provide for members to download. He describes Now Health International as a "shining light" offering a "superb proposition online" that puts them "head and shoulders above everyone else".

Martin Garcia concludes: "Our technology and infrastructure powered by Agencyport, the specialist insurance tech provider, forms the bedrock of our proposition. There are of course areas where the "human touch" is vital but the majority of basic iPMI admin functions can be carried out electronically. With Open Health+ we found the technology that would enable us to deliver an online banking environment where you can self-service, where you can look up the information, you can add your member online, you can log your claims online, track your claims online."

¹ Davies, Madeleine. "International PMI: the technology frontier". *Health Insurance Magazine* 19th April 2011: <http://www.hi-mag.com/health-insurance/product-area/international-pmi/article368816.ece>

Agencyport delivers software solutions that help companies around the world sell their products and service their clients throughout the customer lifecycle. We offer the world's leading web-based distribution technologies, global policy administration solutions and robust business intelligence tools—a powerful mix that makes the complex business of insurance easier and smarter, and helps our customers seize opportunities and gain a competitive edge quickly. For more information contact europesales@agencyport.com or +44 (0) 2075532500.



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