

Health Plan Portals: A Rich Service Differentiator, Not a Contemporary Technology Trend



Health portals provide an integrated interface for a wide array of stakeholders to access real-time information from disparate back-end systems in a cohesive, content-driven manner. These technologies are paving the way for a new kind of service integration, both operationally and for the client community at large. By developing a rich web services environment for patients, medical providers, underwriting, claims and related administrators, organizations are now able to tailor customer service interaction similar to those of industries like telecom, financial services and travel.

Key Concepts

- ❖ Today's executives need a one-window, single-point access to relevant information without raising issues of security, compatibility and availability - a need that most enterprise portals aim to address.
- ❖ The portal must also tie in with the organization's overall business objectives and must make a clear business case for its existence.
- ❖ Portals must demonstrate a strong ROI and financial drivers such as increased revenue and reduced costs.
- ❖ The key promises of a portal is to provide personalized access to an organization's content and applications.
- ❖ Enterprise portals have proved to dramatically increase user productivity and effectiveness by providing the right information quickly, *i m m a t e r i a l* of technological challenges.

Healthcare portals streamline the way benefit and claims information is created, collected, accessed and shared. They facilitate greater 'live process control', so professionals can work together more effectively, respond faster and provide higher quality services at a lower cost. Portal technology is now highly evolved to include enhanced levels of personalization, interactivity and functionality.

Portal development should not be perceived as another I.T. project since it offers immense potential for meaningful alignment between business and technology personnel. By integrating across countless applications, especially those acquired through mergers and acquisitions, executives can unify different corporate cultures and processes under the same umbrella. Organizations that leverage the expertise in portal development that Mphasis Healthcare Solutions offers will derive increased value and competitive advantage.

Moving towards Service Oriented Architecture (SOA)

In terms of being consumer-driven, healthcare insurers are still in the process of catching up. For instance, many bank customers can get cash and transfer funds 24 hours a day using voice or web capabilities to expedite activity. By contrast, health plan enrollees have seen some automation advances in recent years, but the ability to completely manage their health as well as its funding is still in its infancy. Payers even lag behind other insurance segments, such as automobile coverage, where companies like Progressive Auto Insurance enable customers to comparison-shop for the best rate.

Healthcare IT News summed up the new pressure healthcare insurers are feeling: "Spurred by Medicare Part D ..., payers are quickly finding out that in order to compete for business under this new model, they need to upgrade their information systems so that they can readily connect with their new beneficiary customer base."¹

Upgrading information systems in the context of a single line of business or within a specific application, may not provide the multi-channel

framework for long-term, user-centric flexibility. A range of other challenges will continue to beckon - realizing workflow efficiencies, containing costs and raising profits, to name a prominent few, is causing concern across the healthcare spectrum.

The key to improving some of these issues is linked to data, specifically, the way it's created, archived and shared. Currently, paper-based processes, manual data entry and isolated data systems that lack a common link between them end up hampering the people who need the information, such as customer service representatives. Technology that facilitates agile business processes within an organization and improves customer service will find a receptive audience.

Portals are the best solution. Through them, insurers, covered individuals and, providers, can interact in real-time and gain common access to accurate, consistent, and reliable information across business lines. As *Business Integration Journal* put it, "For many enterprises, using portal products will be their first step to leverage SOA and deploy service-oriented applications."² A company undertaking SOA should ensure that the services created reflect business goals, even if the particular architecture isn't the first choice of the IT department.

Not every web page is a portal, which can be defined as a doorway into areas of larger information. Most portal initiatives focus on building infrastructure that aggregates and organizes data and applications into a coherent user interface. They enable sharing of applications and subsets within and outside the organization. Early portal products largely focused on providing aggregated information and applications to users. The best portals consolidate and deliver information and applications in an organized way, furthering the two primary objectives of an enterprise portal: to provide a single point of access to resources and a common presentation of content regardless of where the content resides.

Controlling Costs

The inherent challenges, already considerable, are intensified partly because of advances in medical technology. Simply stated, hospital procedures are expanding and becoming more complex, which drives up costs. This is the context for healthcare insurers. They are looking for solutions that keep control over rising costs and increasing service transparency, while ensuring an optimal level of medical care and patient safety.

Healthcare industry business systems need thoughtful examination because so many transactions (70%, by one estimate) call for manual processes.³ Meanwhile, administrative spending accounts for 10% to 20% of healthcare costs, one of the highest rates for any industry. Many information-based organizations are also mired by data redundancies, information that is stored in multiple systems that often need to be independently accessed. Whether the information is related to new quotes, authorizations, or the processing of claims, the need to access similar data across applications can introduce delays and costs and compromise the data integrity or source of truth.

For many health plan providers, tracking the huge quantities of data needed to maintain individual policies can be a time-intensive chore. Nothing will change (including constituent frustration) unless employees are empowered to access information efficiently and quickly, to resolve customer inquiries without undue delay. Because large companies often find it nearly impossible to ensure that employees are, for example, applying the latest rules or formulas for running benefit or retirement calculations, portals can act as a 24-hour 'gatekeeper' of such information.

Among other virtues, this technology improves collaboration across multiple departments within an organization. In fact, portals are the driving force for greater customer interaction with healthcare



organizations. Through this central information repository, payer employees can focus on data mining, product development and other competitive matters while customers access their own medical activity.

Launching a useful, interactive portal has become more feasible partly because of broadband capabilities, which allow web portals to hold greater amounts of rich graphics and multimedia and functional applets. According to *Jupiter Research*, 46% of U.S. online households had broadband access by midyear 2005.⁴ *Virtual Medical Worlds*, a monthly telemedicine digest, echoes that claim: "High-speed Internet and portal technologies will dramatically transform the delivery of health care. Portals will be accessed ubiquitously via computers, wireless devices, and telephone (using voice recognition and speech synthesis applications). Patients and providers will have the capability to collaborate in real time, search, publish/subscribe, or even obtain personal information. Portal infrastructures will also enable an environment that promotes customer service. They will provide common access to accurate, consistent, and reliable information across business lines."⁵

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hoosing the Right Partner

Through well-understood technologies, such as XML and Web services, portals streamline basic business processes. Furthermore, they can increase efficiency of management and decision support, generate smoother workflow and improve patient safety. The same technology can also be used to share with customers some benefit and policy information that was once restricted to internal systems.

As a worldwide leader in business process outsourcing and portal development, Mphasis helps companies capture the data and information in department silos, letting appropriate personnel access it in a real-time, useful format. The company is advancing portal technology to match healthcare organizations' data-delivery capabilities with customers' expectations.

For these reasons, effective portal development is a business matter that will increasingly affect an organization's ability to compete. Working with a portal-development partner is not just a technology decision. Mphasis has helped other organizations make the necessary transition, and it can do the same for you.

¹ Source: "Consumer-directed plans dismantle silos, open new portals," by John Andrews Healthcare IT News, 3/1/06.

² Source: "Portals Provide a Fast Track to SOA," by Gene Phifer. Business Integration Journal, 11/1/05.

³ Source: "Microsoft Dynamics for Healthcare," March 21, 2006.

⁴ Source: "Portals" (white paper) Jupiter Research Corp., 7/27/05.

⁵ Source: "Wireless Strategies for Healthcare Provider Organizations." Virtual Medical Worlds, 1/28/06.



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