BlueCross BlueShield Eliminate the Blues of Form Processing

The Health Care Financing Administration (HCFA) 1500 form is the world's most processed document. Many large health insurance claim processors have implemented automated data entry systems of some sort and utilize optical character recognition (OCR) technology to reduce the time and labor required to process data from HCFA forms. Overall these organizations have been successful in reducing costs by increasing the speed and accuracy of processed forms while reducing the number of data entry operators required. Now the question faced by numerous HCFA processing sites is "How do we further trim costs and improve efficiency?"

One of these HCFA processors is BlueCross BlueShield of South Carolina (BCBSSC). They have been using OCR technology for nearly a decade. And while they saved time and money over manually keying the data, they needed more. They had a vision to improve throughput per person by automating the entire processing system from document capture to document storage. The first step was to upgrade their OCR system to both leverage advances in OCR technology and be adaptable to their specific processing needs.

BlueCross BlueShield's technical leader in charge of OCR implementation was Mark Enfinger. His goal was to put together a system capable of processing all of the claims received in the quickest and most efficient way possible. "We already had an automated processing system in house," says Enfinger, "but as our daily numbers and workload began to grow, the system we had couldn't keep up with our needs".

98% of the forms processed by BCBSSC are HCFAs with more than 52,000 HCFA forms arriving to be processed on an average day. One of BCBSSC's unique challenges comes from the fact they process claims for the Railroad retirees and family members nationwide. Enfinger says, "Our biggest challenge in processing HCFA forms from across the country is that there are

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more than 50 different versions of HCFA forms, and that HCFAs are filled out in different ways by different providers." Even though the form looks the same, the data entered on the form can shift and be located in unique locations depending upon the doctor's printer, the software utilized to print the data, or the actual company that printed the hard copy of the form.

BCBSSC understood the problem and they had a vision. Now they needed assistance implementing the solution. Enter KeyMark, Inc., a South Carolina-based provider of image-processing solutions, providing turnkey solutions for automated data entry and workflow technologies.

"KeyMark took the time to understand our environment and how we work," says Enfinger. KeyMark's CEO, Jim Wanner, adds, "Before we could propose any kind of solution we needed to learn what their complete processing needs were. This is the only way we can provide the best solution for any of our customers. In this particular case, our goal was to solve the problems already identified by BlueCross BlueShield while at the same time ensuring any solution we provide was flexible and could expand as business grows."

This required KeyMark to not only find a solution for BCBSSC's current needs, but to also anticipate future requirements. Wanner says, "(To this end) our job was made much easier with the help of Mark (Enfinger) and the team BlueCross BlueShield of South Carolina assembled to implement the new solution. They are very performance oriented and are truly data accountants."

KeyMark knew BCBSSC needed a powerful solution to handle the volume of forms, yet flexible enough to ensure the correct data is captured regardless of the form's origin. KeyMark recommended OCR *for* Forms™ from Tampa, Florida-based software developer Microsystems Technology. "We knew OCR *for* Forms could handle this job," says Wanner. "We were able to

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show BlueCross BlueShield of South Carolina how it could handle their current volume and how it could grow with them as their business grew. But it was OCR *for* Forms' flexibility and accuracy that really convinced them."

One way OCR *for* Forms improves accuracy is with its voting feature. By utilizing multiple recognition engines "reading" the captured data, OCR *for* Forms compares the results against another engine to determine the actual characters. The more accurate the data, the faster the productivity of everyone in the facility. With the improved accuracy, BCBSSC can have the software do most of the work, reducing the need for verification and verification operators. The high level of data accuracy with voting along with OCR *for* Forms' VBScript capabilities reduces the human intervention needed in processing the HCFA.

"With VBScript, OCR *for* Forms can do so much more than just capture the correct data from forms," explains Wanner. "Because of the consistency of the data found on the HCFA claims, we could often automate many data corrections even before presenting the document to an operator for review." Additionally, VBScript allows BCBSSC's validation operators to populate values from a previous claim to minimize keystrokes. "When you are talking about reducing two to five keystrokes per form, you are talking about reducing the cost to enter data by hundreds of thousand of dollars in the case of BlueCross BlueShield of South Carolina," adds Wanner. "We are also able to edit false positives on the fly," says Enfinger, "this can save a few more keystrokes per document and before you know it, we cut total keystrokes in half."

"The better a company understands their data, the better the results and the more money they will save," mentions Wanner. "This group truly understands their data. They know in detail exactly what is needed to process a claim, allowing us to leverage that knowledge to help them save money. Anyone who knows their data as well as BlueCross BlueShield of South Carolina's team can benefit from the capabilities offered through OCR *for* Forms by working with a company

that will put those requirements to work for them."

And KeyMark has been able to take all the complex needs of these HCFA forms and put all these pieces together in a single template. A template is basically a map that tells the software where to find the data on a form, along with some rules governing what the data should look like and how it should be processed. "All the rules regarding how to process the more than 50 variations of the HCFAs received are contained on one template. That's all we need," says Enfinger.

OCR *for* Forms is even flexible enough to automatically create a brand-new batch at every 100th form. "It may not sound like much, but it removes the need for us to have a person count out every 100 forms manually over and over again," says Enfinger.

"The accuracy of our system averages 99.2% and we are able to keep up with our daily processing utilizing 30 full-time employees," says Enfinger. With recent increases in volume, Enfinger estimates this BCBSSC business unit would have had to hire an additional 20-25 people to keep up. "Because of OCR *for* Forms, we continue to absorb volume with the existing staff. We process an average of 52,000 HCFAs per day. When we hit our all-time high of 90,120 HCFAs in one day, we were able to complete it. Our operators average more than 400 claims per hour and with a few more changes, we know we can get that number even higher!" adds Enfinger.

"The beauty of the technology is we can process all of our data through one system," says Enfinger. "OCR *for* Forms has the ability to expand to handle larger volumes and gives us the flexibility to add additional business to the current system while maintaining performance and staffing levels. Microsystems Technology has truly developed a high-volume automated data entry system."

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