



CASE
STUDY

CareMore Puts
Members **First** with
75% More **Efficient**
ANOC & EOC
Workflows

Introduction

CareMore, Inc. is a Medicare healthcare company based in Cerritos, California that serves Medicare beneficiaries and patients in Arizona, California, Nevada, Ohio, Virginia, Memphis, Tennessee and now in Des Moines, Iowa.

Medicare is one of the largest and fastest growing markets in the U.S. CareMore strives to offer members the widest possible scope of healthcare coverage, programs and services.

Communications between CareMore and their members are mission critical, both to increase new enrollments and to keep existing members aware of changes in their coverage. Optimizing the processes for generating regulated member marketing materials and correspondence are a key part of CareMore's operational strategy in terms of profitability and compliance.

CareMore's 'Member First' mission lies at the heart of all their company-wide initiatives. They are improving member services by streamlining core business processes, like the generation of member correspondence. CareMore is committed to providing their members with accurate, updated plan data and new plan offerings, on-demand. Their commitment to great customer service fuels development of new internal process intelligence.

CareMore truly cares more and puts members first.

Challenges

Trade-off for Compliance Disproportionate to Actual Changes Needed

Each year the Centers for Medicare and Medicaid Services (CMS) release revised model templates for the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) and require insurers to update all versions used for their plans. With 45 plans, CareMore managed a total of 154 versions counting both English and Spanish for the ANOC and EOC. Like all health plans, CareMore needed complete control over the content and data to ensure compliance and found that creating each version from scratch every year using the CMS-provided templates was the best method to guarantee the content's accuracy.

154 Versions Updated Individually

Each ANOC and EOC model version existed as separate Microsoft Word documents. CareMore manages over 20,700 unique pages, between the ANOC and EOC documents, alone; many of which contain identical content.

Extra Costs Associated with Outside Vendors

Model text updates and page formatting were two separate processes. The CareMore team updated the text for each version and then sent the files to a third-party vendor that inserted the data values for each plan, formatted the documents into the proper page layout, and manually created the table of contents for each version. Each of the 154 versions represented a separate line item cost from the vendor. CareMore reviewed proofs from the vendor and resubmitted any errors. This cumbersome process drove up costs and shortened delivery windows that were already extremely tight. The fact is, additional steps and outside services also add risk, especially where customer and plan data is involved.

Previous & Current Year PBP Data Managed in Spreadsheets

Plan Benefit Package (PBP) data was exported separately for past and current years and manually pasted into Microsoft Excel spreadsheets to provide accurate plan comparisons. If CMS rejected the plan pricing, CareMore would have to repeat the entire process. Once approved, the spreadsheet functioned as a 'source of truth' for the documents, used by the vendor who copied and pasted plan data into each of the 154 versions that required it – field by field and page by page.

Manual Processes Forced Longer Approval Cycles

Manual processes to review both data and language introduced enormous potential for error with costly consequences. CareMore had to proof every version in its entirety, including the table of contents. Versions containing even one minor update required a complete overhaul. CareMore compensated by adding layers of approval cycles to ensure that errors were discovered and corrected prior to printing. Due to a lack of centralized content, an error in one model multiplied across all the models using the same content and each model had to be individually corrected.

Results

75% Reduction in Time – Repeatable Year After Year

Tango eliminates manual processes and automates the workflow using one master template to generate all the required versions for CareMore's ANOCs and EOCs. Content is no longer embedded in each version. Instead, Tango centralizes and manages content, allowing multiple versions to share identical language, data, and other assets. Automation lets CareMore place even more focus on improving member services.

4 Master Template Models Replaced 154 Versions

Four master templates now handle all required versions. Two master templates generate all the ANOC versions – one for English and another for Spanish; another two generate the EOCs in the same languages.

One-Click Exports 31,000 Variables & Eliminated Spreadsheets

Tango extracts plan data and converts it to Extensible Markup Language (XML) on demand, initiating an automated process that instantaneously generates the ANOC and EOC documents. Spreadsheets and the associated manual steps have been eliminated.

Language Updates Apply Globally Across Documents

Tango stores all text in a central repository, maintaining content in discrete segments, such as individual sentences or paragraphs. Reusable content makes it possible for versions to utilize common language, eliminating the need to manage duplicate versions of the same element, and mitigating the risks associated with multiple instances of identical content.

Rebuild & Track Any Version On Demand

Each content element uses metadata to associate it with a specific plan and version. CareMore can revert to any previous ANOC or EOC in minutes. Audit trails give a complete historical view of all content, including draft and released versions.

Eliminate Extra Costs for Page Formatting

Tango updates content and formats the ANOC and EOC into the proper page layout in one automated step. Business rules dynamically format the table of contents and glossary, and ensure uniform usage of fonts based on mandated templates. Tango's formatting capabilities guarantee that the content complies with CMS regulations and eliminates the need for manual formatting by outside agencies or CareMore's in-house teams.

New Plans Added with Zero Overhead

The work required to generate ANOCs and EOCs for a new plan of the same category is near zero. Tango can generate an unlimited number of model versions from a single template. After Tango extracts new plan data, the master templates format new plan documents from existing, shared content.

Reduced Approval Time by 50%

Tango has eliminated numerous approval steps through automated and rules-based processes. Because Tango extracts and converts the data, it is no longer subject to the risks associated with the old copy and paste method. With Tango the approval process involves only one text file, rather than hundreds, because updates are completed in one step, and in one place, and applied automatically.

“ Elixir has over 20 years of experience working with health plans. They have a vast amount of domain knowledge and experience with regulated materials and have established best practices regarding the procedures pertaining to ANOC and EOC documents. That was critically important to CareMore and we’re extremely happy with the Elixir team and the new Tango solution. ”

Marketing and Product Development Departments

