Financial Services: High Volume Insurance Claims

B2C Cross-Cloud Solutions

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WHAT'S A SOLUTION KIT?

Salesforce solution kits are your go-to when you want to connect your clouds. By connecting your clouds you can deliver impactful, personalized experiences that address customer concerns in a digital, cost-effective manner.

Every solution kit gives you:

- A use case overview and the required products.
- A high-level workflow.
- Information about how cloud solutions fit in.
- Solution design considerations.

Every kit includes a unique use case that addresses a common customer experience conundrum. The use case overview gives you a real-world example of the problematic situation that each solution kit solves.

For administrators, we include the information needed to deploy the functionality so that you can deliver a borrower experience that reduces the burden on an overwhelmed workforce. Share these kits with anyone experiencing a cross-cloud dilemma.

BENEFITS OF THIS SOLUTION KIT

This solution kit provides reference architecture to address the impact of large volume of claims due to the Covid-19 crisis for insurance operations. It is designed for the higher volume of claim and loss intake and the need for additional teams, resources and remote employees. High volume claims management is based on a community that manages useful information for claim submitters and materials relevant to your companies processes for filing claims (e.g. Short Term Disability). This kit also provides sample configurable components and a service console for the intake and triage of claims.

The high volume claims solution kit helps you with the following:

- Provide a better customer experience to your customers and policyholders with a digital experience with no wait and reduce long call center queues
- Encourage and allow policyholders to utilize digital channels such as chatbot interaction and text messages to receive updates
- Leverage configurable components that can be easily replicated for any claim intake process and line of business
- Get insights from reports on claim detail, disposition, status and service level agreement

USE CASE OVERVIEW

With the increased volume of claims across different lines of business related to Covid-19, this solution was designed to provide a flexible and configurable solution for the initial claims intake process. It enables intake on a digital channel as well capabilities to review, assign, triage, manage and report on claims. There are three personas:

Let's take a look at what the policyholder experience as they submit their initial disability claim digitally via a Salesforce customer community.

Policyholder/Customer

A customer/policyholder wants to file a claim related to Covid-19 and has questions on coverage, eligibility, documentation requirements and expectations before and after submitting. They want a means to quickly submit a claim and be kept aware of the steps to receive benefits.

- Policyholders are directed to a client portal to browse information about coverages, review FAQs, and quickly understand options and coverages 24x7
- Policyholders can submit their claim via a guided step by step process and receive information (claim number) via SMS
- Authenticated users can return to the community to get status updates and connect with service representatives after claims submission

Customer Service Representatives

Service reps in typical claims call centers and/or resources added (including working remotely) would need to review claims, perform triage, disposition, review on claims at scale in a consistent manner:

- Review submitted claims in queues by assignment, status, Line of Business (LOB) and
- Review claims in context of the policyholder and submitter
- Access knowledge base articles to perform the review
- Collaborate with other users and teams
- Communicate with the policyholder

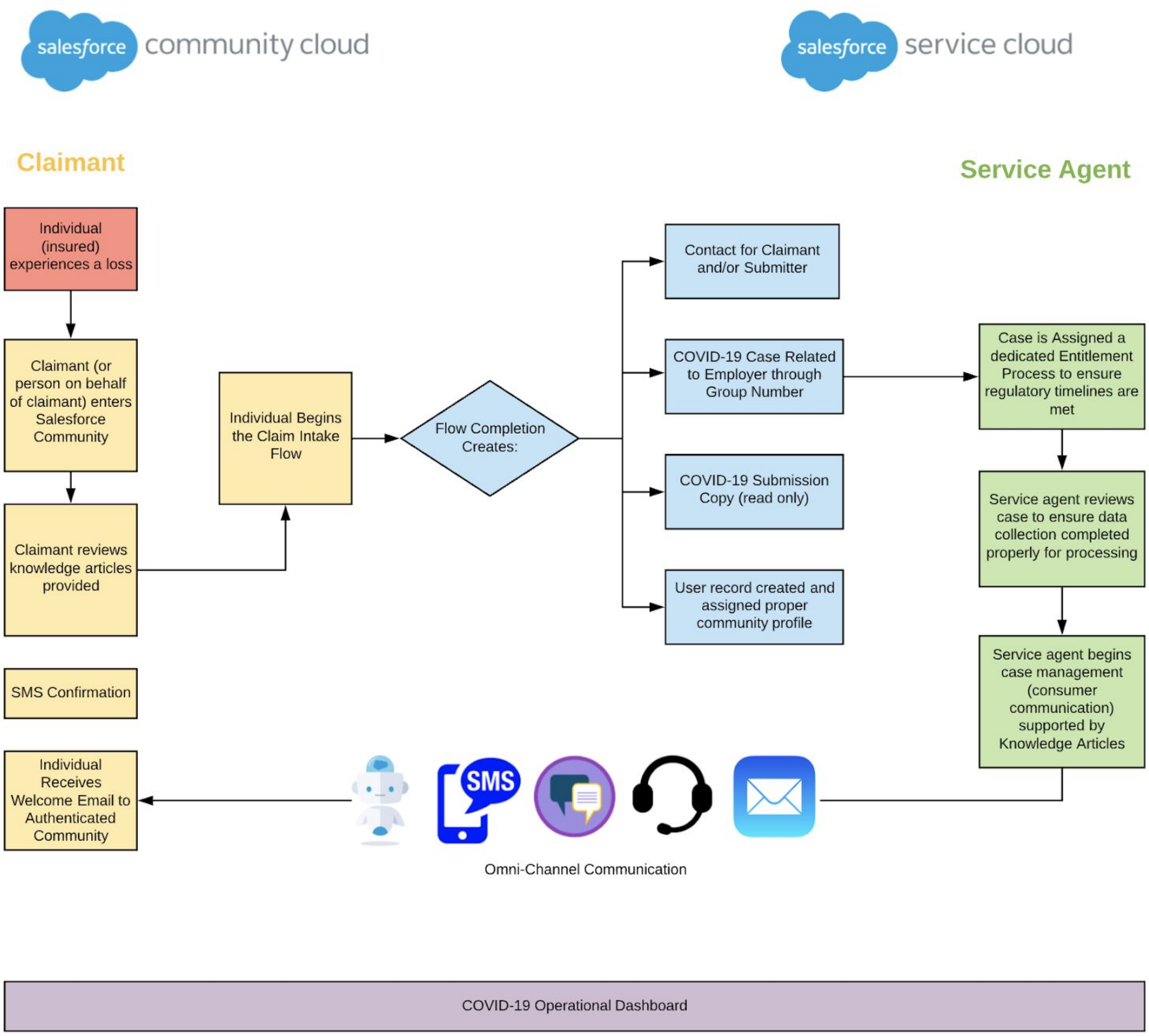
Claims and Service Management

- Review claims by metrics such as volume, escalations, channel, assignment and status

SALESFORCE SOLUTIONS

- Service Cloud or Financial Service Cloud
- Customer Community
  - Authenticated community portal with Community Cloud Plus license

SOLUTION WORKFLOW



KEY COMPONENT CONFIGURATION

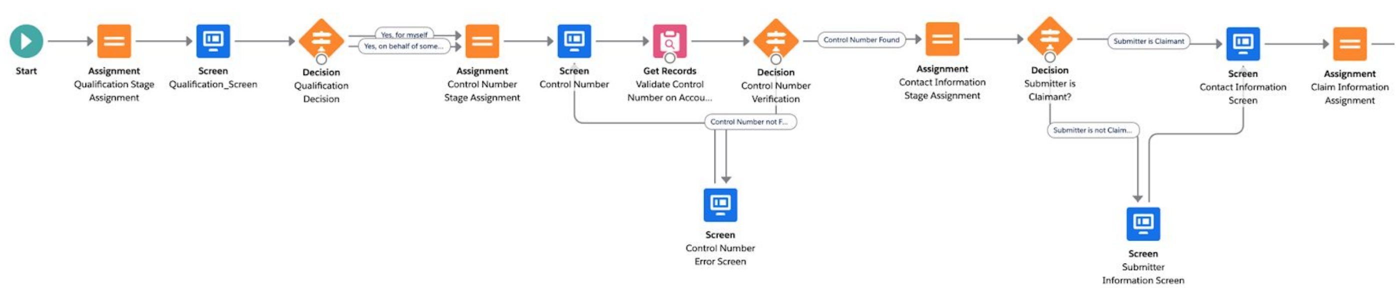
Step 1: Configure Client Portal using Community Cloud

- Build out Knowledge Base (KB) articles to inform policyholders about COVID-19 and implications of relevant facts related to their coverage
- Implement channel menu to drive policyholders to digital channels
- Consider audience-targeted content based on policyholder profile in community. Example, customize coverage information and any specific considerations with regards to their policy
- Implement chatbot to handle basic call deflection
    - Link to knowledge base articles delivered via bot

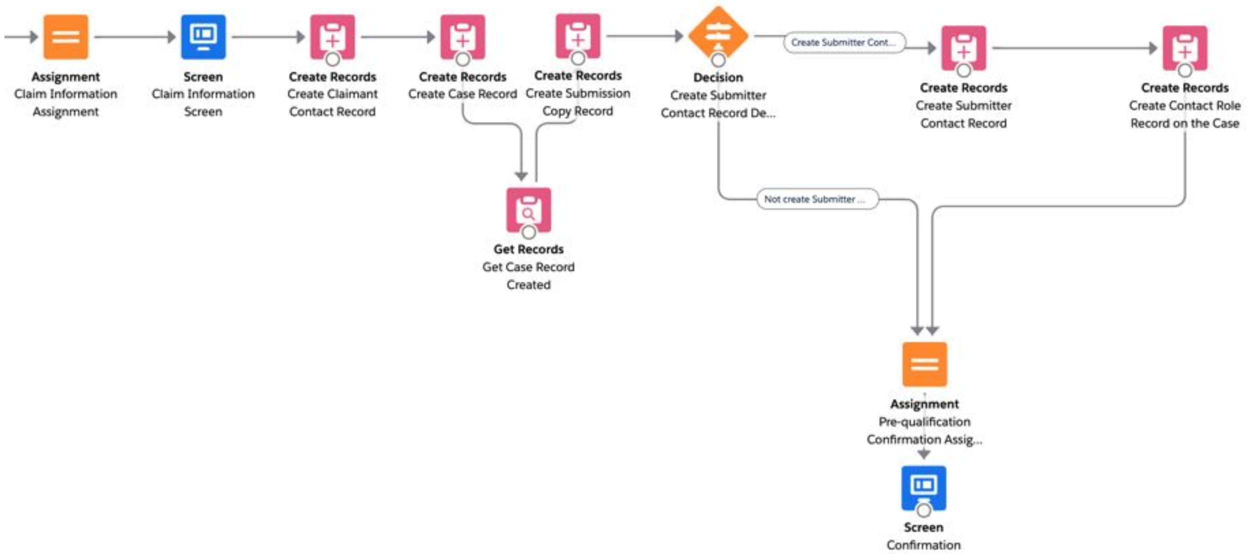
Step 2: Configure intake flow for policyholder to submit their claim

Sample flow is designed for the following functionality:

1. Guides the submitter through the process of the Short Term Disability Claim based on whether they are submitting it for themselves or on behalf of someone else
2. Validates the Plan Sponsor Control Number to confirm the policyholder is an employee
3. Collects key information required to initiate the claim for Short Term Disability that is covered by a sponsor/employer insurance policy
4. Facilitates the process of triaging, assigning and managing initial claims intake within service cloud
5. Providing initial submission number for future correspondence and record keeping



Sample flow for Short Term Disability Claim Intake part 1



Sample flow for Short Term Disability Claim Intake part 2

Name	API Name	Object	Description
Group Control Number	hvc_Group_Control_Number__c	Account	Used to store the control number for the organization, used as key lookup criteria in the intake flow.
Are you the claimant?	cvd_Are_you_the_claimant__c	Case	Checkbox
Birthdate	cvd_Birthdate__c	Case	Formula (looks to contact for birthdate); "Contact.Birthdate"
COVID-19 Status	cvd_Covid_19_Status__c	Case	Picklist
COVID-19 Symptoms	cvd_Covid19_Symptoms__c	Case	Multi-select Picklist
Date of initial quarantine	cvd_Date_of_Initial_Quarantine__c	Case	Date
First Date Absent	cvd_First_Date_Absent__c	Case	Date
Group Control Number	cvd_Group_Control_Number_Case__c	Case	Formula (looks to account for birthdate); "Account.hvc_Group_Control_Number__c"
Haver you been Quarantined?	cvd_Have_you_been_quarantined__c	Case	Checkbox
Healthcare Provider Name	cvd_Healthcare_Provider_Name__c	Case	Text
Healthcare Provider Phone	cvd_Healthcare_Provider_Phone__c	Case	Phone
Known exposure to anyone with COVID-19?	cvd_Have_you_been_exposed__c	Case	Checkbox
Last day of work?	cvd_Last_Day_of_Work__c	Case	Date
Pre-qualification Number	cvd_Pre_qualification__c	Case	Number
Relationship to Claimant- Other	cvd_Relationship_to_Claimant_Other__c	Case	Text
Relationship to Claimant?	cvd_Relationship_to_Claimant__c	Case	Picklist
Seen Doctor?	cvd_Seen_Doctor__c	Case	Checkbox
SSN (last 4)	cvd_SSNLast4__c	Case	Formula (Contact.FinServ__LastFourDigitSSN__c)
Status	cvd_Status__c	Case	Formula (IMAGE(CASE(Status
Submitter Email	cvd_Submitter_Email__c	Case	Formula (Contact.Email)
Submitter Mobile	cvd_Submitter_Mobile__c	Case	Formula (Contact.MobilePhone)
Submitter Landline	cvd_Submitter_Phone_Number__c	Case	Formula (Contact.Phone)
Submitter Name	cvd_Submitter_Name__c	Case	Lookup (contact)
Underlying Health Condition Comments	cvd_Underlying_Health_Condition_Comments__c	Case	Text
Underlying Health Condition	cvd_Underlying_Health_Condition__c	Case	Checkbox
Work Related?	cvd_Work_Related__c	Case	Checkbox

Sample fields to support the claim intake flow

Sample custom object (Submission History) related to the Case to capture the initial claim information. This object could be leveraged to capture all claim related information, build reports/insights and integrate to a source system.

Name	API Name	Object	Description
Submission Copy	Submission_Copy__c	N/A	Custom object created to house/store an immutible record of the initial claim at the point of intake.
Submission Copy ID	Name	Submission Copy	Auto-generated number
Birthdate	cvd_Birthdate__c	Submission Copy	Date
COVID-19 Status	cvd_COVID_19_Status__c	Submission Copy	Picklist
Case	cvd_Case__c	Submission Copy	Master detail to case object which generated this record
Covid19 Symptoms	cvd_Covid19_Symptoms__c	Submission Copy	Multi-select Picklist
Date of Initial Quarantine	cvd_Date_of_Initial_Quarantine__c	Submission Copy	Should be named cvd_
First Date Absent	cvd_First_Date_Absent__c	Submission Copy	Should be named cvd_
Group Control Number	cvd_Group_Control_Number__c	Submission Copy	Number
Have you been quarantined?	cvd_Have_you_been_quarantined__c	Submission Copy	Checkbox
Healthcare Provider Name	cvd_Healthcare_Provider_Name__c	Submission Copy	Text field
Healthcare Provider Phone	cvd_Healthcare_Provider_Phone__c	Submission Copy	Phone type
Last Day of Work	cvd_Last_Day_of_Work__c	Submission Copy	Date
Relationship to Claimant- Other	cvd_Relationship_to_Claimant_Other__c	Submission Copy	Text field
Relationship to Claimant?	cvd_Relationship_to_Claimant__c	Submission Copy	Picklist
Seen Doctor?	cvd_Seen_Doctor__c	Submission Copy	Checkbox
Submitter Email	cvd_Submitter_Email__c	Submission Copy	Email
Submitter First Name	cvd_First_Name__c	Submission Copy	Text field
Submitter Last Name	cvd_Last_Name__c	Submission Copy	Text field
Submitter Mobile	cvd_Submitter_Mobile__c	Submission Copy	Phone type

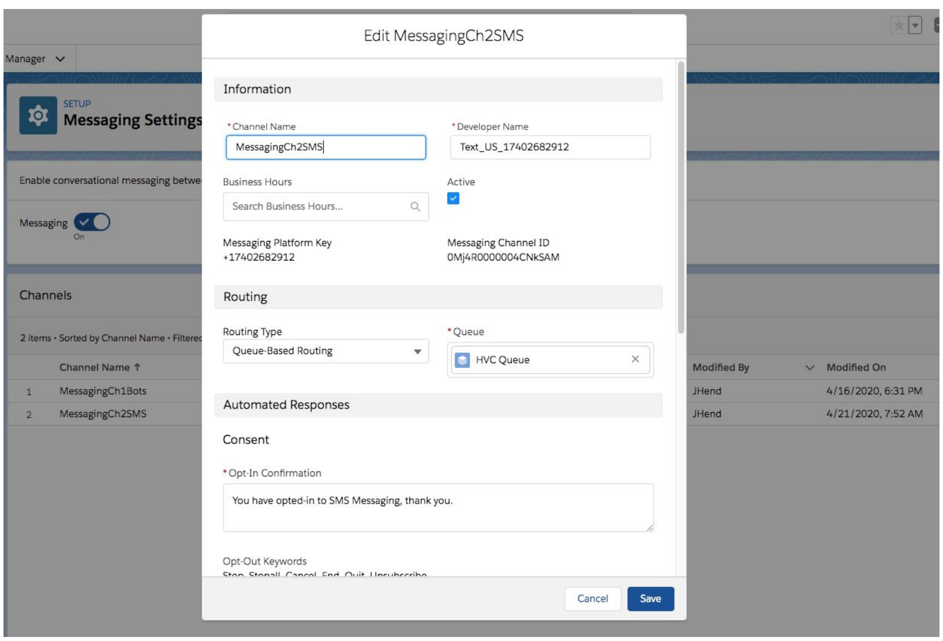
Sample custom object

The flow is broken down into 3 main sections:

1. **Validation Section:** The Flow aims to Validate a Control Number or Web Access number that the Employer has shared with their Employees. This is the unique ID that has been generated between the Provider and the Employer. It is validated against the Account database within Salesforce and will not allow the User to proceed if the Control Number isn't found or doesn't match
2. **Information Collection Section:** The Flow collects the required information to initiate a COVID-19 related Short Term Disability Case whether the User is submitting it themselves or on behalf of the Claimant.
3. **Record Creation Section:** Once the Flow is submitted successfully, Salesforce creates the following records in the system:
    a. A new Case with all the fields filled in from the intake form, the Case is a specific Case Type that can be configured
    b. A new Contact for the Submitter of the Case
    c. A new Contact for the Claimant of the Case (if different from the submitter)
    d. A new Contact Role on the Case to associate the Submitter from with the Case
    e. A new Submission History (sample custom object) record containing information submitted for audit and compliance purposes

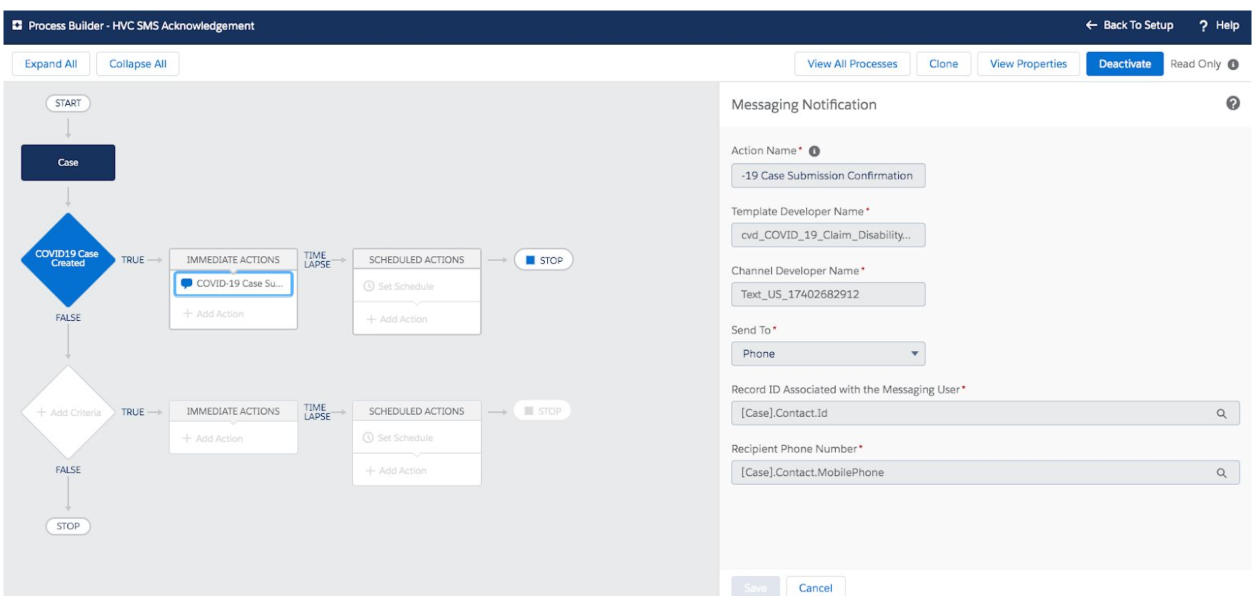
Step 3: Define process automation based on digital engagement and Einstein bot interaction (or existing intake process)

- Set up Messaging Channels
- Enable and build Bots
- Set up Messaging with guided flow for text messaging (SMS)
- Set Up Text Message Channels in Messaging
- Rename the channel and set up Routing Type and Queue (see image below). It is recommended to use queue (not skill) based routing unless your org is already configured for skill-based routing. Select queue-based routing, then select the queue for your High Volume Claims (HVC) cases.
- To test the Text(SMS) Channel, create a Contact on your Phone with the Messaging Platform Key (number) and send a message to the Contact. If setup properly you will be opted-in and be messaged so. Use the App Launcher search function to find ‘Messaging Users’ where you should find the record you used to test with. Edit this record and associate it to a Contact (and Contact’s Account) record that you will use as your testing Contact. For multiple testers tie their Messaging User numbers to additional Contacts (and their Accounts). You would want to add the Related Lists for Messaging Users and Messaging Sessions to your Contact Page Layout(s).



Step 4: Notify the policyholder that their Case (Claim) has been received via Process Builder

- [Create a messaging template]()
- Configure process builder with following steps
    1. Create a New process “HVS SMS Acknowledgement” and select “A record changes” in the drop-down for The process starts when
    2. Click on Add Object and set Object* to “Case” apnd set Start the process* to “Only when a record is created”. Click Save.
    3. Click + Add Criteria and setup as follows:
        a. Criteria Name* as “COVID19 Case Created”
        b. Criteria for Executing Actions* select “Conditions are met”
        c. Under Set Conditions, add one, set Field* to [Case].Subject, Operator* to “Equals”, Type* to “String”, and Value* to “COVID-19 Claim (Disability)”. This Subject line is set for all in-bound HVC Cases created by the HVC Intake Flow (Submit Short Term Disability Claim).
    4. Set Conditions* to All of the conditions are met (AND). Click Save.
    5. Add Action of Action Type* “Messaging Notification”.
        a. Set Action Name* to COVID-19 Case Submission Confirmation
        b. Set Template Developer Name* to the Message Template created (cvd_COVID_19_Claim_Disability_Case_Confirmation).
        c. Set Channel Developer Name* to the Messaging channel setup for Text(SMS).
        d. Set Send To* to “Phone”.
        e. Set Record ID Associated with the Messaging User* to “[Case].Contact.Id”.
        f. Set Recipient Phone Number* to “[Case].Contact.MobilePhone”.
        g. Click Save



Step 5: Track and analyze

- Identify/build dashboards for key metrics for tracking of success of the initiative, e.g.:
    - Call volume/throughput
    - Claims management
    - Current stage/process metrics
    - Call resolution metrics
    - Metrics around cases ending in each of three scenarios (approval, need more information, closure)
    - Impact to portfolio
    - Compliance documentation

SOLUTION DESIGN CONSIDERATIONS

Best practices

Use Einstein Bots vs Web-to-Case

- Consider Einstein Bots to ease the load on your service agents. Bots can be used to answer questions, handle intake, and capture requests that don't require a person to respond. Bots can handle routine requests and free your agents to handle more complex issues. Bots can also gather pre-chat information to save your agents time. Use Bots as a potential way to deflect large volumes of cases before they begin. You can leverage web-to-case or existing process automation as an alternative to Bots.

Weigh Pros and Cons of a Community vs an Existing Website

- Salesforce gives customers an easy way to extend information that may currently extend in CRM directly to customers. This provides an easy way to expose cases and any details that we may be tracking about customers without the complexities of integration. Customers can leverage existing setup for capabilities like single sign on, but the benefit of communities is a quick, turn-key solution that requires little development and ties directly into your service platform.

Secure Your Salesforce Community

- For public (unauthenticated) communities please follow the best practices guidelines on securing your salesforce community.

Secure Confidential Data

- Leverage Salesforce Shield and platform encryption to encrypt any highly confidential data.
- Salesforce Data Mask

Performance & Scalability Considerations

Consider the following for enhanced performance:

- User creation/registration should be lightweight and asynchronous. Consider performing operations in batches.
- Understand implications of concurrency on landing pages (i.e., number of custom components on a single page), total number of registered users (avoid hitting limits for community), and complexity of the sharing sets in your Salesforce environment.
- Improve performance by setting up a Salesforce Community Cloud Content Delivery Network (CDN)
- Enable Event Monitoring and set up dashboards to watch front-end and back-end performance
- Review Concurrency Limits and volume-sensitive Governor Limits

If you expect new community users to be registered or created at high volumes in a short period of time please work with your Account Team and CSM to discuss the right approach.

Note: Engage a Salesforce architect for guidance on high data volume performance and scalability.

Limitations & Guardrails

- Flow Limits and Considerations
- Communities Usage Allocation

RELATED PRODUCTS AND SERVICES

Accelerators: Webinars and 1:1 Format

- Getting Started: Platform: Application Security
- Insights: Service Cloud: Dashboards Fast Start
- How To: Service Cloud: Automate your Case Management
- How To: Service Cloud: Design your Lightning Console
- How To: Service Cloud: Automate Work Distribution with Omni-Channel

- Getting Started: Service Cloud: Digital Engagement
- Getting Started: Service Cloud: Einstein Bots
- Getting Started: Community Cloud: Customer Community Fast Start
- How to: Community Cloud: Build a Customer Community
- How to: Community Cloud: Create a Public Knowledge Base

RESOURCES

- Public Customer Community
- Einstein Chatbot
- Omni Channel Routing
- Help & Training - Set Up Queues
- Set Up and Manage Salesforce Communities
- Salesforce Communities Overview
- Salesforce CMS
- Experience Builder Overview
- Manage Your Community's Pages and Their Properties in Experience Builder

If you need additional help, please work with your Account Team and CSM to discuss the right approach.

Trails and Modules on Trailhead

- Admin Beginner
- Service Cloud Basics
- Service Cloud for Lightning Experience
- Omni-Channel Readiness and Digital Engagement
- Service Cloud Agent Productivity
- Einstein Bots Basics

Explore Other Solution Kits

Coupon Redemption Solution Kit
Order on Behalf Of Solution Kit
Personalized Marketing Recommendations Solution Kit
Transactional Emails Solution Kit
View Order History and Cancel Orders Solution Kit