nib health funds
Accelerating customer engagement

Innovative Australian health insurance provider modernizes customer communications service by migrating to Adobe® LiveCycle® Output ES2 from Adobe Central Pro Output

Helping Australians pay for their healthcare where and when needed is at the core of nib health funds' business. One of the fastest growing health insurance companies in Australia, nib provides essential, affordable private health insurance for more than 800,000 customers nationwide, making it the nation's fifth largest private health insurance provider.

Known for product innovation and progressive policies, nib excels in adapting its business practices and operations to anticipate evolving customer needs, changing government regulations, or other factors that can profoundly influence its ability to compete.

The health fund also makes it easy for customers to find information, purchase its products, or make a claim thanks to its multichannel approach to customer service. Customers can contact the company through its Customer Contact Centre, innovative website, mobile claiming service, or by visiting one of its 20-strong retail centers across Australia. For each interaction—whether an information request, policy purchase, or filed claim—nib follows up with documented correspondence, both for legal purposes and to uphold the company’s lofty customer service standards.

With a goal of creating an agile infrastructure for responding to healthcare legislation and supporting customer requirements, nib saw an opportunity to expand its customer correspondence strategies, an integral piece to its outstanding customer service. The company partnered with its core business system provider, Civica, and global systems integrator and Adobe partner, Avoka, to migrate its existing Adobe Central Pro Output Server infrastructure to Adobe LiveCycle Output ES2. This allowed nib to streamline and enhance the way it interacts and communicates with customers.

"We've always had a pretty efficient system for generating standard documents to send to customers," says Brendan Mills, group IT manager at nib. "We really wanted to take those communications to the next level and incorporate more dynamic, engaging, and richer elements to our correspondence without sacrificing quality or efficiency. Adobe LiveCycle Output ES2 is the perfect platform to achieve that goal."

A worry-free transition

As an organization, nib is highly regarded among the tech-savvy 20-to-39-year-old demographic. It’s a market segment that relishes creativity in communications, expects multiple ways to access information, and enjoys the flexibility of determining how to interact with their insurance company.

Implementing a new, more robust solution was a key strategic objective, designed to align the company's correspondence capabilities with its customers’ expectations. With Adobe LiveCycle Output ES2, nib can rapidly generate dynamic and personalized documents that can be delivered via traditional mail, e-mail, fax, or online as downloadable files leveraging PDF Portfolio technologies.
Challenge

- Migrate existing solution with no impact to system users or customers
- Improve scale and quality of customer correspondence and document management platform to robust, automated system
- Accelerate customer engagement and communication

Solution

- Modernize customer letters and policy document generation using Adobe LiveCycle Output ES2
- Transition to a more flexible architecture and form design process to streamline development and maintenance with LiveCycle Designer ES2
- Create agile platform to support interactive forms and richer content such as dynamic presentations, audio and video, and PDF Portfolio capabilities

Benefits

- Converted 90% of 540 unique form templates in under 12 weeks
- Created more than 75 fragments to help streamline form creation and maintenance
- Migrated to a more robust system without service interruption for customers or internal users
- Improved delivery of correspondence to approximately 600,000 policyholders via multiple channels

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Derek Corcoran
General manager,
Avoka

“One of the primary challenges in migrating to a more robust platform was making sure there was no impact on current users or customers,” Mr. Mills says. “Moving from Adobe Central Pro Output Server to Adobe LiveCycle Output ES2 made a significant transition seamless and low risk, enabling parallel access to forms as we converted formats to avoid interruption and providing powerful tools to accelerate the process.”

While users could still access existing documents in their original format, nib worked behind the scenes with staff from Avoka and Civica to migrate more than 500 form templates. Using a phased approach, the team converted hundreds of existing Adobe Central Pro Output Server forms using the built-in Adobe Output Designer form import tool in Adobe LiveCycle Designer ES2.

Included with LiveCycle Output ES2, LiveCycle Designer ES2 is an intuitive graphic layout tool that allows developers to create form templates that dynamically lay out based on XML data. With dynamic layouts, forms designers can include or exclude design elements, create additional space for data, and paginate automatically to make sure that documents accommodate the merged XML data. In addition, fragments—collections of fields, objects, and scripts packaged together in a reusable component—make it easy to quickly create new forms that are consistent with existing forms, and build an easy-to-maintain form library.

"With other platforms or solutions a conversion like this would be time-intensive and require a significant budget," says Derek Corcoran, general manager at Avoka. "We provided a brief three-day training session on Adobe LiveCycle Designer ES2 to get employees who had no previous experience delivering or developing forms up to speed; when they really got going they were converting up to seven forms a day each."

Low-risk migration

In 12 weeks, the newly trained employees were able to convert more than 90% of nib’s 540 existing forms and created more than 75 fragments using LiveCycle Designer ES2. The remaining forms had more advanced requirements and were migrated by Avoka specialists.

The migration to the LiveCycle Output ES2 platform opens a variety of automated avenues for nib to inform and engage with customers. For example, the company is required by law to send a statement to members informing them of their contribution for a 12-month tax period, as well as a notification of any changes in premium rates.
“With Adobe LiveCycle Output ES2, we have the option of leveraging Adobe Postscript 3 in-office printing or PDF files to deliver batch printing jobs to our printing partners for fulfillment. We can process around 3,000 letters per day in just a few files, which accelerates print production and helps get important documents and letters to customers faster.”

Brendan Mills
Group IT manager,
nib health funds

The Adobe solution automates the compilation for delivery of documents to third-party print fulfillment centers around the country for accelerated, efficient delivery of annual statements and notifications of changes in premium. In two weeks, the company is able to reach nearly 600,000 policyholders with tax information and detailed explanations of their policy expenses and coverage to meet regulatory requirements.

Service representatives leverage LiveCycle Output Services to print more than 1,000 letters per day on demand on local printers that include the flexibility to select special paper. Additionally, small batches of letters are generated and printed throughout the day for manual processing in the mail room.

"With Adobe LiveCycle Output ES2, we have the option of leveraging Adobe Postscript® 3 in-office printing or PDF files to deliver batch printing jobs to our printing partners for fulfillment," says Mr. Mills. "We can process around 3,000 letters per day in just a few files, which accelerates print production and helps get important documents and letters to customers faster."

Getting personal
In addition to streamlining mass communications, Adobe LiveCycle Output ES2 helps nib enhance direct interactions with its customers. The Adobe solution simplifies making changes to customer communications, enabling the company to produce timelier, more relevant, and personalized correspondence while responding to changes in the market or regulatory guidelines.

"In the past, changing colors, logos, and headers, or adjusting layouts to customize letters and forms was a painstaking process," Mr. Mills says. "With LiveCycle Output ES2, we can simply swap images, colors, and rich, dynamic elements using PDF files to deliver more personalized, specific information to customers faster."

Mr. Mills anticipates the flexibility the new Adobe platform provides will help nib continue to set the standard for outstanding customer service in the private health insurance industry.

"Standardizing our document management processes on Adobe LiveCycle ES2 solutions opens up a world of possibilities to strengthen our relationships with customers," says Mr. Mills. "We’re taking customer correspondence beyond traditional static paper forms to engage our customers with more dynamic, interactive content delivered how and when they want it."