



Danish Centre of Health and Insurance

<http://helbredogforsikring.dk>

In partnership with

Dafolo
www.dafolo.com



Industry

Insurance
Healthcare

Challenges

- Helping insurers and pension funds streamline collection of health information
- Assessing insurance risks quickly
- Reducing costs associated with paper-based processes
- Enhancing the security of highly sensitive personal information

Solution

- Customer interaction solution
- Secure information exchange
- Account opening

The Danish Centre of Health & Insurance and Dafolo are using Adobe LiveCycle ES solutions to enable insurers and customers to quickly exchange health information.

Results

- Reduced application processing time from months to a few days
- Enabled instant, easy access to forms to initiate the application process
- Automated data entry and submission to improve accuracy and reduce costs
- Increased market demand for insurance companies' services

Systems at a glance

- Adobe LiveCycle ES. Components used include:
Adobe LiveCycle Forms ES
LiveCycle Reader Extensions ES

Danish Centre of Health and Insurance

Insurance association uses Adobe® LiveCycle® ES solutions to accelerate processing health information forms

New insights into insurance

While Danes enjoy high-quality, state-sponsored medical care and services, further securing their families' financial futures can also involve obtaining personal insurance to provide additional coverage in the event that a parent or family member can no longer work.

The Danish Centre of Health and Insurance (Health & Insurance) is an association that specializes in advising insurance companies and pension funds on medical appraisals related to customer applications for personal insurance. Traditionally, writing life insurance policies has been a long, inefficient, and burdensome task for both insurers and customers. Insurers need to collect the customer's health history via paper-based questionnaires for underwriting purposes and then coordinate a variety of paper forms to complete the transaction and store the policy holder's files.

Recognizing the inefficiencies in the policy issuing process, Health & Insurance partnered with business solutions provider Dafolo and adopted Adobe LiveCycle ES solutions to create an automated paperless system, easily accessible by all customers, that streamlines submitting health information, improves data security, accelerates information processing, reduces costs, and ultimately, enhances the companies' services to their customers.

"The Danish Centre of Health and Insurance is an innovator in helping insurance companies operate more efficiently and deliver better customer services," says Poul H. Pedersen of Dafolo. "Automating the collection of health information data was a logical choice to support enhanced service delivery, and at the same time, reduce costs and mitigate risks."

Gathering information in a single step

With Adobe LiveCycle ES software, Health & Insurance and Dafolo released HEFO Forms, a robust system that automates the creation, distribution, and archiving of electronic forms required to complete the health information portion of an application for life insurance. The solution enables Health & Insurance to provide insurance companies with customized forms templates featuring dynamic forms fields and company-specific information, as well as easy, reliable access to applicants for a simplified application submission and processing.

Traditionally, insurers have sent health information questionnaires on paper by standard mail to customers, requesting that they complete the forms manually and return them in a timely manner. Because of the delivery methods, completing the health information could take months and could be further delayed by erroneous or illegible information on forms, incomplete forms, or data entry errors by employees. Also, if people indicated they had certain prior illnesses, insurers would have to send them the appropriate follow-up questionnaires. These were all barriers to customers getting timely coverage and insurers being able to quickly enroll new customers.

With the Adobe solution, Health & Insurance can create dynamic medical declaration forms in Portable Document Format (PDF) and make them available online to applicants, who need only free Adobe Reader® to easily access and complete forms when it is convenient for them.

The dynamic PDF forms contain built-in intelligence that aids applicants in entering the right type of information concerning specific medical conditions in the right fields, as well as double-checking for errors to improve data accuracy. The forms dynamically expand and collapse based on the details entered (such as preexisting conditions) to show only the most pertinent information; this helps ensure that all requisite information is provided and that health information forms are complete.

With Adobe LiveCycle ES solutions, Health & Insurance can reduce 80 pages of health information forms to a single intelligent digital form for simplified completion and submission from people applying for personal insurance.

The screenshot shows a web browser window with the URL <https://www.forsikringsattester.dk/test/Helbredserklaering.aspx?cdefault=8888888>. The page title is "HELBREDSEKLAERING" and it features a logo for "Delia A/S". The form includes several input fields: "Navn", "Personnummer", "Alder", "Adresse", "Postnummer og by", "Evt. e-mail adresse", "Siddig", and "Skriv til atøje". To the right of these fields is a block of text explaining the form's purpose and instructions. Below the form fields are three numbered questions (1, 2, and 3a) with radio button options for "Nej" and "Ja".

"Previously, applications were frequently delayed because applicants only sent parts of the health information form back to insurers, which meant employees had to follow up by sending out more forms," says Allan Deis, technical manager at the Danish Centre of Health and Insurance. "With Adobe LiveCycle ES, we can gather all the information required in a single step, which greatly reduces the time needed to process customer information and requests."

In addition to accelerating information gathering, the Adobe solution also simplified data processing by providing a more unified interface for submitting information to insurers. In addition, because data from the forms is stored in XML, the information can be automatically processed by different back-end systems at the different insurers. This helps streamline development and rollout of new services, and ultimately further speeds underwriting processes and policy creation.

"The HEFO Forms system is a great improvement over the paper-based processes previously used," says Deis. "With our more automated processes built around Adobe LiveCycle ES, we can now accomplish in just a few days what could take months."

Rapid, secure exchange of information

Using paper-based processes to evaluate information for disability and life insurance policies is not only inefficient, but also presents several concerns about protecting sensitive customer information. Since medical declarations include both personal health histories and personal identification data, protecting data is of the utmost importance.

The back-and-forth exchange of information on paper forms makes it difficult to validate their authenticity and to protect private information from unauthorized access and use. With the Adobe solution, Health & Insurance HEFO Forms system can include encryption to control document versioning and provide secure submission channels.

While insurers routinely use encrypted SSL connections and secure VPN connections to transmit information, the forms offer a number of security features to aid in validation and version control. Each form contains a unique identifying number—called a BlanketID—which is issued automatically when the PDF document is generated and appears at the bottom of each page, for more reliable management and tracking.

"With the Adobe solution, we can help insurers process health information forms much faster and more efficiently. The security of their processes and the speed with which they can accept the insurance applicant makes their services much more desirable to consumers, while reducing spending and staff hours boosts the bottom line."

Allan Deis
Technical manager, Danish Centre of
Health and Insurance

Gaining a competitive edge

The Danish Centre of Health and Insurance aims to provide support to its insurers and pension fund administrators by offering guidance and advice on improving business processes. By adopting Adobe LiveCycle ES solutions to power the HEFO Forms system to collect applicant health histories, the Centre is successfully meeting its objective.

"With the Adobe solution, we can help insurers process health information forms much faster and more efficiently," says Deis. "The security of their processes and the speed with which they can accept the insurance applicant makes their services much more desirable to consumers, while reducing costs and staff hours boosts the bottom line."

For more information

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Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704
USA
www.adobe.com

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