



Insurance Administrative Solutions

Case Study

IAS speeds at-home Medicare supplement insurance applications with eSignSystems technology

A leading provider of third party administrative solutions, Insurance Administrative Solutions (IAS) offers back-office support functions typically performed in the home offices of clients in the life, health, and Medicare Supplement insurance industries. The company processes 5 - 6 million claims annually (with better than 98% accuracy.)

Challenge

IAS' challenge was to *maintain value* among customers while servicing a flood of new and tech-savvy Baby Boomer applicants.

IAS' value lies in its ability to be efficient, reliable and forward-thinking with the processing and fulfillment of claims - anticipating customers' needs and staying ahead of the curve. In this spirit, IAS was one of the first to consider utilizing electronic signature technology and building an online platform for insurance carriers that could process legitimate and binding new customer applications quickly and accurately. IAS was intent on streamlining what was typically a three-day enrollment process to apply and receive approval for Medicare Supplement Insurance.

The electronic signature solution for IAS needed to meet two very important criteria:

- It would need to be a licensed technology that IAS could integrate seamlessly into its proprietary online application portal;
- It was essential that all electronically signed documents submitted would be stored on IAS's in-house servers.

Solution and Implementation

"Most electronic signature solutions that we considered didn't integrate well with our technology, or they were outsourced platforms," said Mark Postove, IAS' Senior VP and Director of IT. ***"Of the handful of options that remained, eSignSystems' SmartSAFE solution stood out as the best-in-class electronic signature technology."***

IAS began licensing eSignSystems' (ESS) SmartSAFE and SignatureServer technology, loading it onto their in-house servers and customizing for seamless coordination with their existing online application portal. They found ESS technology easy to set-up and integrate. "We built a new domain with



dedicated servers to house the SmartSAFE,” Postove said. “Our IAS technical support staff got the job done quickly. That really stood out. It was easy to install and use the technology.”

ESS technology provides IAS with compliant, electronic document management. It automatically time-stamps documents, checks expiration dates and numerous other data points to provide important transaction history for a complete audit trail - enhancing time and cost efficiency across the board. Medicare Supplement applications filed through IAS’ portal are verified throughout the process to ensure that the user and password are authentic and the documents tamper-proof. SmartSAFE also enables applicants to access and print certified copies of their submitted documents, while the archived, signed documents remain untouched - meeting legal and compliance requirements.

Results and Benefits

Since implementing ESS technology,

- IAS has streamlined costs for providers of Medicare Supplement insurance, provided faster approval for applicants, and demonstrated much-desired industry leadership
- IAS gained the market advantage of a decade’s leadership and experience in the electronic signature marketplace, where ESS has helped pave the way for the industry.

eSignSystems’ integrated SmartSAFE technology continues to provide IAS with benefits along the entire value chain - accelerating applications and approvals and ensuring zero error.

For more information:

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