CHALLENGE:
Benefit coding errors were the number one reason for adjustments and interest penalties related to performance guarantees at CareFirst BlueCross BlueShield (CareFirst). To alleviate these penalties, the Plan needed to accomplish several goals:

• Improve the accuracy and efficiency of coding account benefits
• Decrease the training time required for new employees
• Decrease the time and effort necessary for benefit coding maintenance
• Improve Plan operational effectiveness

SOLUTION:
CareFirst migrated to BeneFACT™ to configure benefits for its medical and institutional lines of business. BeneFACT is NASCO’s suite of applications that supports group benefit implementation functions, provides a single source of truth for benefits data and improves the efficiency of the deployment process by providing access to dependable benefit information throughout the implementation cycle. Coupled with NASCO’s Benefit Solutions team’s expertise and the enhancement of organizational processes around benefits delivery, BeneFACT enables Plans to significantly increase the quality of code entered into the product. In addition, BeneFACT reduces the average effort required to implement or modify benefit plans, increases resource productivity and decreases training time due to its ability to manage complex group variations within benefit products, as well as its intuitive user interface and reporting capabilities.

“We’ve experienced incredible success in using BeneFACT! I would definitely recommend this product to any Blue Plan that is looking to improve consistency and accuracy in the benefit coding space.”

– Mark Belford, Senior Director, Large Group Operations, CareFirst BlueCross BlueShield

RESULTS:
Since implementing BeneFACT, CareFirst has experienced significant increases in benefit coding efficiency, quality and timeliness of delivery.

- Decrease in interest penalties from 2015 to 2017: 97%
- Decrease in the time required to train new employees: 88%
- Retention rate in the Benefits Administration area for the past two years: 100%
- Initial observed improvement in the rate at which Production groups require quality assurance reviews: 700%
- Year over year decrease in the number of groups on stop and the number of claims having benefits audits completed: 85%
- Reduction in MTM errors: 90%