



foXray xbound



Techniker Krankenkasse

In the right place at the right time

The Techniker Krankenkasse (TK) deals with 25 million documents per year, which is only achievable with a great deal of manual processing effort and results in significant delays in subsequent data handling. To accelerate the processes and offer their customers a better service, the TK has introduced an automated mailroom system. Since 2007, the foxray **xbound** integration platform has been used for the rapid provision of digitised documents that can be accessed from every TK workstation.

With more than five million members and seven million policy holders, the Techniker Krankenkasse is one of the largest health insurance companies in Germany. As a compulsory health insurance fund, the TK is a self-administered public corporation, with around 11,000 employees working in 215 different locations across Germany. Employees are divided into around 60 organisational units in the TK company headquarters in Hamburg alone. Apart from branch offices, customer support centres and sales centres, the TK also has back-office centres for processing specific insurance-related matters.

■ 25 million letters annually

Whilst the TK has automated many business processes through the introduction of high-performance information processing systems (especially the TKeasy application), the processes for dealing with incoming daily post (letters, fax and e-mail) have barely changed at all. Incoming post over a year comprises around 25 million individual letters, including changes of address, direct debit mandates, new registrations, policy terminations and correspondence with employers, hospitals and doctors. The variety of different topics result in a time-consuming manual sorting process in the central services mailroom, plus further steps for sorting and distribution by team. Delays caused by transportation, holding and waiting times are also an issue. Many of the documents need to be dealt with repeatedly (for example, an ongoing case with missing documents or other necessary changes to the document).

■ Long processing times

After processing, some incoming correspondence must be stored for several years. 25 million letters annually results in a need for significant archiving space, with high costs for the rent and maintenance of paper documents. Additionally, information from the documents (especially those already archived) can only be accessed at their storage place. If documents are required elsewhere, then copies must be sent by fax, which is time-consuming and not cost-effective.

On some customer requests, the processing agent needs to see the original document and does not have direct access to it. In this case, the customer may need to be contacted by phone. The situation has eased somewhat since the start of 2005, with the introduction of an electronic data archive using TKeasy. The TK uses this to scan selected forms, to allow forms to be seen online and also to archive the forms electronically. This was a first step towards electronic processing based on digitised documents.

■ Automating the mailroom service

Experiences with the electronic document archive have given the company a clear indication of potential improvements through the use of automated mailroom services. With this in mind, the TK decided to introduce a new, cross-company solution under the name TKiPost. The intention was to ensure that incoming mailroom processes, post distribution, processing, forwarding, read-only electronic archiving and outgoing post are dealt with more efficiently, quickly and clearly compared to existing paper-bound processes. The strategic goal of the TK was increased customer satisfaction and an increase in customer loyalty. TKiPost offers an improved information base for dealing with customers and processing their requests, and also allow all information to be available across Germany at each TK office. The TK chose the DMS specialist foxray AG from Norderstedt and IBM Germany as their partners and decided to use the foxray **xbound** integration platform. The platform allows all input media and downstream systems to be integrated easily with the digital mailroom service via a standardised interface. The multi-channel input ability of the foxray platform was the main factor in the company decision. As well as conventional mail, **xbound** also records e-mails from Lotus Notes and faxes, thus integrating them in the mailroom process at an early stage. This consolidates the mailroom process and forms the basis of all other production processes.

■ Optimising customer services

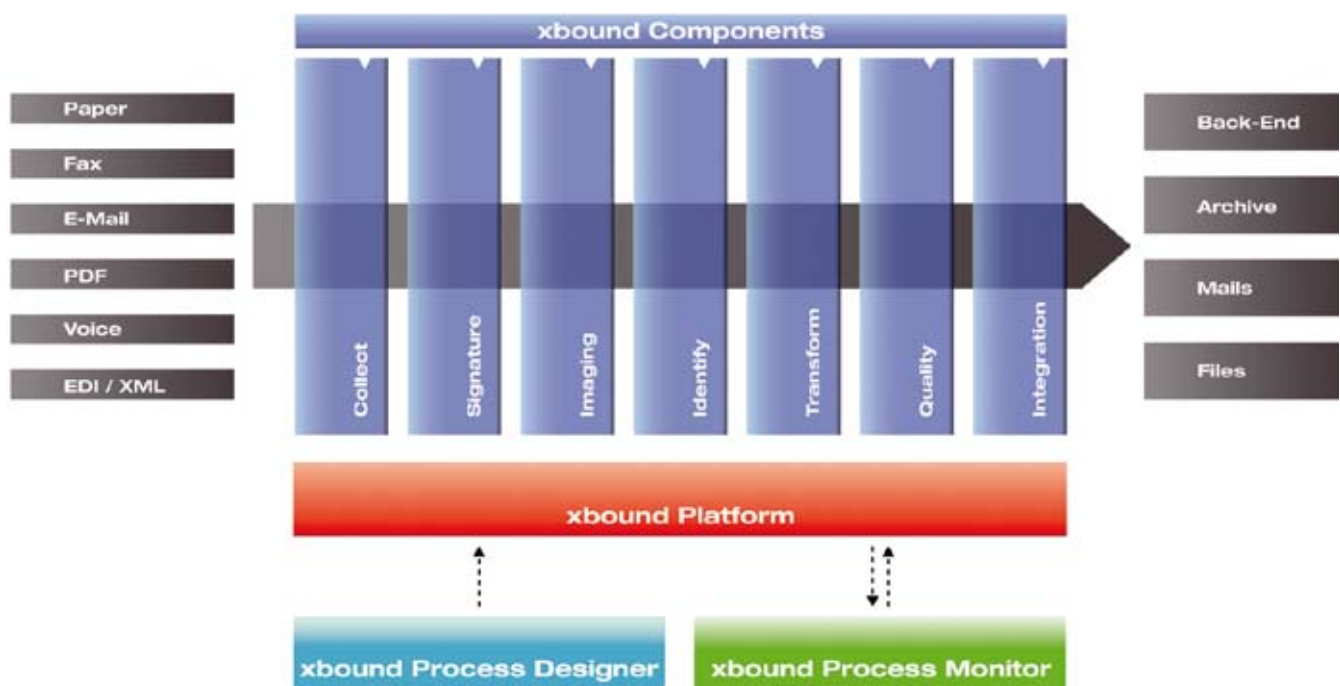
Since 2007, incoming post is scanned immediately on receipt and forwarded to the agent for further processing using an incoming post message in TKeasy. This shortens the processing time of documents and prevents them from wandering from desk to desk. If a customer has several different requests in one telephone consultation, then coordination between agents can be made quickly and more precisely. The authentication and integrity of the digitised documents are ensured by a digital signature solution which is integrated in **xbound**. Special software is used to aid the classification of scanned documents and the relevant data extraction. Further improvements have been made to the document archiving process. The connection to a read-only archive reduces access times, meaning archived material can be found quickly and reliably. There are also no costs for storing paper-bound documents.

■ Using existing resources

The foxray solution was first piloted in Stuttgart, with the roll-out now completely finished. The scanning facilities in Hamburg, Berlin, Frankfurt, Munich, Düsseldorf,

Hallbergmoos and Stuttgart are now in production. This means the TK can now work with existing personnel resources. Employee know-how is maintained and can be used optimally for specific tasks. Using foxray solutions, manual editing and classification can be done at each location (also outside the scanning locations), meaning the required capacities for personnel planning are guaranteed.

Thanks to the digitisation of mailroom services, the TK has made a good start towards their philosophy of “the right document, at the right time, in the right place and with the right agent”. The TKIPost project forms the basis for the automation of further processes. Currently employer applications for reimbursement as part of sharing of costs/expenses, certificates of disability and family insurance applications are being read and controlled by the system. The average automatic read rate of the complete document (i.e. automatic processing of the document without agent intervention) is currently around 50%. The specified processing rate is good, and should be optimised further in the future.



Caption: “The foxray **xbound** platform allows all input media and downstream systems to be integrated with the digital mailroom service via a standardised interface. It also allows the integration of applications with the minimum of effort”