

Accident Compensation Corporation Client Payments Programme



Te Kaporeihana Āwhina Hunga Whara

FINEOS Products

- [FINEOS Claims](#)
- [FINEOS Payments](#)

ACC delivers injury prevention initiatives and no-fault personal injury cover for everyone in New Zealand.

For Fiscal Year 2018/2019:

2M+

Claims Registered

NZ\$ 1.2B

Paid in Weekly Comp

126k+

Weekly Comp claims received payment

138k+

Lump Sum & Independence Allowance claims paid

1292

Fatal Claims paid

About Accident Compensation Corp (ACC)

The Accident Compensation Corporation (ACC) is the crown entity set up under the Accident Compensation Act 2001, (the AC Act) to deliver New Zealand's accident insurance scheme. The purpose of the scheme is to deliver injury prevention initiatives and no-fault personal injury cover for everyone in New Zealand, including overseas visitors. Under the scheme, individuals forgo the right to sue for compensatory damages following injury, in exchange for comprehensive insurance cover and compensation.

Everyone in New Zealand is covered by ACC's no-fault scheme if they're injured in an accident including children, beneficiaries, students and visitors to New Zealand. The cover ACC provides helps pay for the costs of recovery including treatment, help at home and work, and income replacement.

ACC and FINEOS

Since the initial implementation of FINEOS Claims (called Eos within ACC) in 2007, FINEOS has been a strategic platform for ACC. The FINEOS platform has been upgraded and reconfigured over the years in order to support ACC's constantly evolving business.

ACC commenced the delivery of their Transformation Programme in 2017, which included an upgrade to FINEOS 8.8, the implementation of the Next Generation Case Management model, an expansion of Digital Services and the deployment of a new solution for Client Payments.

Client Payments Business Challenge

The key ACC business challenge with the existing Pathway Client Payment solution was it no longer provided operational resilience and could not easily support customer facing digital service and payment flexibility.

ACC completed a comprehensive study which considered re-platforming the existing Pathway system and evaluating other vendor options. ACC decided to proceed with implementing the FINEOS Payments module and the associated API capabilities to achieve automation goals and support self-service.

Programme Outcomes

- 15% reduction in employee effort for payment setup and administration
- Reduced cost of interaction with other Government agencies e.g. Inland Revenue through automated APIs vs manual processes
- Reduced operating costs achieved with decommissioning of the legacy Pathway system
- Improved customer satisfaction through faster set up and commencement of payments
- Programme completion forecasted to be well within budget estimates
- Critical operating risks of the programme successfully managed:
 - Transition between the two systems without missing a payment to clients
 - Transition to a new calculator without incorrect payment of entitlement to clients
 - Major system change occurred simultaneously with significant business transformational change
 - Long running program required business change across some annual processing peaks

ACC-FINEOS Client Payments Programme

The Programme

The ACC Client Payment Programme consists of several projects which collectively migrate all ACC Client Payments onto FINEOS Payments – enabling the decommissioning of the legacy Pathway solution. The Programme is comprised of the following projects:

Client Payments 1 – Income replacement in the form of Weekly Compensation accounts for spending of over NZ\$1.3b annually. This project successfully integrated core FINEOS Payments functionality with claims managed in FINEOS Claims. This enables users to setup, approve and pay this entitlement to over 120,000 clients annually. Having all the client entitlements and payments information in one system brings a single point of reference for client information which in turn simplifies staff processes.

Client Payments 2A – ACC supports the families of over 1,200 clients who die in accidents each year. This project improved how ACC manages Accidental Death and older legislative Weekly Compensation payments by moving them to FINEOS. These include Weekly Compensation for Spouses, Childcare payments and Survivor and Funeral Grants.

Client Payments 2B – ACC provides lump sums payments to clients to compensate them for permanent impairment resulting from an injury. Clients with a permanent or long-term impairment relating to an injury suffered on or before 31 March 2002 may be entitled to an Independence Allowance. As a result of this project, lump sum and independence allowances payments will be paid from the ACC Eos system (supported by FINEOS Payments) using new and improved work processes, with current and unnecessary process steps removed.

Client Payments 2C – Completion of Client Payments Scope wrapping up remaining miscellaneous requirements.

Milestones Achieved

Overall delivery was in line with original time frames envisaged by ACC:

- Client Payments Commenced Oct 2017.
- Weekly Compensation delivered May 2019.
- Fatal Accident Compensation including income replacement delivered November 2019.
- Non-Income replacement payments delivered May 2020.
- Digital enhancements have been delivered throughout the programme and may be augmented in future.
- Pathway system decommissioned May 2021.

"Payments System replacement at ACC has been on the work programme for a number of years, achieving what we have thus far is a significant achievement. FINEOS have been an integral part of our team, bringing experience, product knowledge and skilled development resource to the work. Our collective approach, using a staged delivery method and comprehensive comparison testing has ensured a quality delivery of service to our clients, important in a time of financial stress for them. I am confident that the Client Payments project will exceed the agreed benefits within the agreed timeframe and well within the cost envelope at completion."

Dave Squire
ACC Programme Manager

FINEOS and ACC Partnership

FINEOS and ACC embraced a one-team approach for the delivery of the Client Payments project. Subject matter experts from the business were a crucial part of the team and worked hand in hand with FINEOS Product Consultants who were on-site daily to implement and deliver a solution that would exceed the needs of the end-users. A strong team culture was established and was crucial to the success of the programme with a focus on positive engagement and a drive to maximise the use of the FINEOS product. This led to the development by FINEOS of several new product features, as well as simplifying business practices to align with FINEOS product capabilities.

Key Success Factors

- A comprehensive Test strategy
- One team approach, regardless of employment status or relationship
- Strong architectural oversight

FINEOS Claims and FINEOS Payments

The upgrade to version 8.8 went live in March 2019 and enabled several Client Transformation Projects including MyACC self-service, Next Generation Case Management and the Client Payments programme detailed within this case study. FINEOS Claims and FINEOS Payments are now the primary source of claims, client and client payment information for ACC.

Client Service Delivery staff use FINEOS Claims and FINEOS Payments every day for various activities including:

- Processing activities such as lodgement of claims and cover assessment
- Day-to-day ongoing management of claims
- Management of specialist activities such as reviews and lump sum and independence allowance
- Setup, approval and processing of client payments, such as Weekly Compensation

Business Benefits

- The FINEOS Payments project is projected to result in a reduction of 15% of the ACC employee effort involved in payments set-ups and administration, with time being reallocated into client facing activities. This reduction is based on:
 - Simplified payments establishment during the first call with the customer
 - Digitisation of key functions allowing customers to self-service and utilising straight through processing
 - Consequential cost savings with other agencies (i.e. the Tax Authority) through API enabled integration – removing need for manual interventions

“Paying our Clients their entitlements is one of our most critical functions. The work completed by the team to move our Income Replacement payments to Eos (FINEOS Claims and FINEOS Payments) with minimal disruption to our clients has been a wonderful achievement. FINEOS have contributed in all facets of the team that have achieved this goal. I look forward to completing the transition to Eos for the other payment types we provide with the same minimal disruption.”

Gabrielle O'Connor
ACC Head of Client Service Delivery

- A reduction in operating costs achieved through the decommissioning of the legacy Pathway system.
- Improved customer satisfaction through faster set up and commencement of payments
- Improved customer satisfaction through digitisation and straight through processing of certain transaction
- Greater resilience and reliability through moving to more modern architecture and technology stack, with the potential to move to Cloud processing in the future
- Improved future flexibility through more modern system and simplified process design

About FINEOS Claims

FINEOS Claims is designed to accelerate innovation and the transition to digital platforms by flexing to fit digital channels and products. It is easy to implement, and it is instantly efficient. FINEOS Claims places maximum functionality into the most user-friendly and versatile claims integration package available. It allows insurers to unify all claims systems and processes into a single, efficient claims solution.

About FINEOS Payments

FINEOS Payments provides a comprehensive payment and disbursement software solution designed specifically for the Life, Accident and Health insurance market. Digitally optimised and built on one of the most technically sophisticated platforms available, FINEOS Payments ensures that payments contain complete, clear and accurate data. FINEOS Payments integrates easily with FINEOS Provider and FINEOS Claims significantly reducing administrative costs while increasing satisfaction with policyholders, carriers and providers.

About FINEOS AdminSuite

FINEOS AdminSuite is designed specifically for the Life, Accident and Health industry. A comprehensive suite, it includes absence, billing, claims, payments, policy, provider, quote, rate and underwrite. FINEOS AdminSuite is built on the robust Platform Capabilities and designed to connect to the partners and digital platforms that increasingly define the insurance landscape.

About FINEOS Corporation

FINEOS is a leading provider of core systems for Life, Accident and Health insurers globally with 7 of the 10 largest group life and health carriers in the US as well as 6 of the largest life insurers in Australia. With employees and offices throughout the world, FINEOS continues to scale rapidly, working with innovative progressive insurers in Asia Pacific, Europe and North America.

The FINEOS Platform provides clients full end to end core insurance administration and includes the FINEOS AdminSuite core product suite as well as add-on products, FINEOS Engage to support digital engagement and FINEOS Insight for analytics and reporting.

For more information, visit www.FINEOS.com