



FINEOS Digital Platform

with Omni-Channel Service

The FINEOS Digital Platform is the comprehensive technology and Business Process Management foundation for the FINEOS AdminSuite. It enables omni-channel customer service, business process management and a “roles and goals” based customer experience. The FINEOS Digital Platform delivers an extensible insurance data model supporting group, voluntary and individual lines, process automation, actionable analytics and device agnostic mobility.

For Life, Accident & Health insurers, where customer relationships can be complex and involve multiple stakeholders, there are numerous points of contact where service can be streamlined and improved.

With over 20 years of experience working with customers in Life, Accident & Health across the globe, FINEOS understands that your relationships with employees, employers, brokers and service providers require exceptional customer service allied to a deep insight into the connections and interactions between these stakeholders, while respecting and catering for their distinctive needs and priorities.

The FINEOS Digital Platform is cloud-ready for public, private or hybrid cloud deployment, and includes multi-tenancy and multi-language support for international organizations. It is deployed as part of the FINEOS AdminSuite or any of its component applications: FINEOS Policy, FINEOS Billing, and FINEOS Claims.

The FINEOS Digital Platform can also be deployed independently to provide a modern and flexible user experience and business process framework to quickly leverage an insurer’s existing applications.



Deliver a Seamless Customer Experience



Extensible Platform Built for Integration



Role Based User Experience



Achieve Operational Excellence

Key Benefits of the FINEOS Digital Platform:

Deliver a Seamless Customer Experience

The FINEOS Digital Platform is designed to provide a better customer experience by enabling customers and stakeholders to interact when and how they choose, with support for phone, web portal, email, SMS, printed correspondence and mobile apps. Our omni-channel customer service capabilities provide for a uniform experience with the same information and case management controls across all channels. FINEOS AdminSuite applications support advanced human workflow management and extend business processes to encompass existing 3rd party applications through versatile integration technology.

Role Based User Experience

The FINEOS Digital Platform provides users with viewpoints tailored to their specific role in the Life, Accident & Health insurance environment, and the goals they need to accomplish. Viewpoints have been built for employers, employees and brokers with rich, relevant functionality and business processes, integrating interactions into core business workflows.

Extensible Platform Built for Integration

The FINEOS Digital Platform provides a powerful configuration environment to extend FINEOS AdminSuite business processes and to create new ones. Our customers extend current system capabilities and build new ones using our documented configuration tools and APIs. Our pre-built plugins and the ability to create web services through configuration instead of code make it easy to exchange data with existing applications. The FINEOS insurance data model provides a consistent view of product, customer, case, interaction history and all involved parties across all of our applications.

Achieve Operational Excellence

The FINEOS Digital Platform leverages a shared insurance data model to provide comprehensive reporting, predictive scoring and process analytics across the FINEOS AdminSuite. Insurers can view operational, customer demographic and product reports using powerful dashboards. The FINEOS Digital Platform delivers real-time predictive intelligence to identify at-risk cases, optimize work allocation and prioritization, proactively avoid leakage in claims and bills, and support other data-based real-time decisions. FINEOS process analytics help insurers detect workflow bottlenecks, enforce legal and regulatory compliance, and exceed managed service levels with full audit trails.

Features

Omni-Channel Customer Service

- Manage all participants through a single system
 - Employer / Group; Individual / Member / Dependent; Broker / Advisor
 - Medical and other service providers
- Complete context and history of carrier-customer relationship
 - Policies, benefits, payments
 - Claims, enquiries, complaints, changes
 - Inbound and outbound communications
- On-demand and automated, proactive and reactive communications
 - Printed correspondence, emails, SMS, web messages
 - Scheduled or triggered by any event, e.g. case reaches milestone; payment made, received or requested; reminder of outstanding requirement
- FINEOS Viewpoints
 - Secure and easily integrated with existing web portals
 - Direct interaction with external parties, 24 x 7 access to information and services

Operational Excellence

- Oversight of multiple business units on single system
- Consistent, predictable and measurable performance
- Automate high frequency, low value tasks; manage by exception
- Enforce and prove compliance
- Automatic work allocation and balancing
- Eliminate shadow IT
- Complete data audit trail

Analytical Capabilities

- Measure and graphically display process, team and individual performance
- Operational analytics: analyze things right now to inform next steps
- Predictive analytics: statistical analysis of historic data to predict the future, guiding case management towards optimal outcome
- Scores drive proactive and automated case management
- Analyze performance of workflow processes over time
- MI and BI reports across history and full customer relationship

FINEOS Technology

- Configurability and Extensibility
 - Workflow and business case types: claims management, customer on-boarding, delinquent bill resolution, complaints management
 - Business rules: process decisions, data validation, calculations, reference tables
 - Dynamic electronic forms
 - Version controlled: automated promotion between environments
- Extensible data model
- Ease of integration
 - Plugins (integration with common systems)
 - Connectors (library of useful web services)
 - FINEOS Web Services Composer: Ground-breaking FINEOS technology to create web services *via configuration*
- Proven security for internal and external use
- High performance, robust OLTP platform

