The New Approach to Claims Processing: Disability, Death and Retirement (DDR) Workflow

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Our Mission...

“...to promote social justice and provide meaningful protection to members and their families against the hazards of disability, sickness, maternity, old-age, death and other contingencies resulting in loss of income or financial burden.”
How to Fulfill the Mission?

Payment of benefits to members and their beneficiaries should be:

- Convenient
- Prompt
- Accurate
- Transparent
Units Responsible for Benefit Payments

**Branches**
- Receiving and screening

**RIMD**
- Retrieval of member records

**Medical Operations**
- Medical evaluation of disability claim

**Processing Center**
- Processing and payment

**Benefits Administration**
- Formulation of policies, procedures and business rules

**ITMG**
- Provision of IT support services such as application system, hardware and software

**Other Support Units**
- Provision of other logistics

Right benefit paid to right payee at the right time
Benefit Payment Cycle

**Branch**
- Screens and receives claim application and supporting documents (claim records)
- Transmits claim records to Processing Center

**RIMD**
-Retrieves member records
- Transmits retrieved member records to Processing Center

**Processing Center**
- Evaluates claim records
- Adjudicates claim
- Reviews and pays claim

**OSD**
- RELEASE OF PAYMENT
  - Mails checks
  - Releases payment abstract to depository banks

**ITMG**
- Generates checks / payment abstract
- Releases to OSD

**Member / Filer**
- Files claim application
- Submits documentary requirements

**SSS@59:**
*Kaagapay at Kabalikat sa Pagbabago*
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Filing of claim

**Old System**
- Filer fills out hardcopy of claim application

**Issues and Concerns:**
- Difficulty in filling out form
- Too many details to be filled-out
- Inaccurate or incomplete information

**DDRWF System**
- No need to fill out form, electronic claim application is generated using the electronic form manager

**Advantages:**
- No need for the filer to supply information which are already in the SSS database
- Accuracy and completeness of information is ensured
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**Filing of claim**

**Old System**
- ✓ Manual checklist of requirements
- ✓ Submission of documentary requirements
- ✓ Issuance of claim stub

**Issues and Concerns:**
- ▪ No uniformity in documentary requirements
- ▪ Documents already submitted not properly recorded / accounted for
- ▪ Additional documents, if any not properly recorded / communicated to filer
- ▪ No acknowledgement of documents submitted

**CHECKLIST OF REQUIRED DOCUMENTS FOR RETIREMENT CLAIM**

<table>
<thead>
<tr>
<th>PENSION</th>
</tr>
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<tbody>
<tr>
<td>Application for Retirement</td>
</tr>
<tr>
<td>Original and photocopy of single savings account or Cash Card enrollment Form</td>
</tr>
<tr>
<td>SSS Digitized ID or 2 Valid IDs at least one w/ photo &amp; signature</td>
</tr>
<tr>
<td>Certification of separation from last employer for members less than 65 years of age, or</td>
</tr>
<tr>
<td>▪ Certification of cessation of business or practice of profession is required; or</td>
</tr>
<tr>
<td>▪ Affidavit of member that he has no more income from self-employment to be accompanied by a certification from the barangay captain</td>
</tr>
<tr>
<td>Affidavit of separation in the absence of employer’s certification of separation</td>
</tr>
<tr>
<td>Affidavit Re: Guardianship of incompetent (CLB-1.18), if member is incapacitated</td>
</tr>
<tr>
<td>Application for Representative Payee (CLD-15), if guardian of member is other than the spouse</td>
</tr>
<tr>
<td>Guarantor’s Form (BPN-107), if guardian of member is other than the spouse</td>
</tr>
<tr>
<td>Supporting Documents</td>
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- 🟢 Should be duly accomplished by the member
- 🟢 Passbook/ATM
- 🟢 Member
- 🟢 If certification portion of retirement application is not accomplished by last employer
- 🟢 For self-employed members less than 65 years old
- 🟢 For expanded, self-employed members, farmers and fishermen who are less 65 years old
- 🟢 If last employer no longer exist
- 🟢 Should be accomplished by the spouse of the member
- 🟢 To be accomplished by the guardian of the member other than the spouse
- 🟢 To be accomplished by a guarantor
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Filing of claim

**DDRWF System**
- Online document matrix
- Document compliance module

**Advantages:**
- Standardized requirements for each case type and case scenario
- List of documents submitted and/or still to be submitted are captured by the system
- With document compliance letter

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Application Number: C06D90RT1609160001

Claim Type: RETIREMENT Date of Contingency: 12/22/2014

This is in connection with your claim application.

Please be informed that we have received the following document(s):

- RETIREMENT CLAIM APPLICATION (10/2009) IF CERTIFICATION PORTION WAS NOT ACCOMPLISHED BY THE LAST EMPLOYER - CERTIFICATE OF SEPARATION FROM LAST EMPLOYER (FOR MEMBERS LESS THAN 65 YEARS OLD) IN THE ABSENCE OF EMPLOYER'S CERTIFICATION OF SEPARATION OR IF LAST EMPLOYER NO LONGER EXISTS IF MEMBER'S RESIDENCE IS FAR FROM THE ADDRESS OF THE LAST EMPLOYER - AFFIDAVIT OF SEPARATION (SSS FORM E-417)
- SINGLE SAVINGS ACCOUNT OR CASH CARD ENROLLMENT FORM OR ATM CARD WITH INITIAL DEPOSIT SLIP (IF NAME IS NOT EMBOSSED IN ATM CARD)
- SSS CARD OR 2 VALID IDS OF MEMBER BOTH WITH SIGNATURE AND AT LEAST ONE WITH PHOTO AND IF FILED BY A REPRESENTATIVE - 2 VALID IDS OF GUARDIAN/REPRESENTATIVE BOTH WITH SIGNATURE AND AT LEAST ONE WITH PHOTO
- MEMBER/CLAIMANT PHOTO AND SIGNATURE CARD
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Transmission of Claim Records to Processing Center

**Old System**

✓ Hardcopies are sent by the branches to the Processing Centers thru courier or postal service

**Issues and Concerns:**

- Delays in transmission
- Possibility of loss/damage while in transit
- Incomplete transmission of records

**DDRWF System**

✓ Scanned images are uploaded thru file transfer

**Advantages:**

- Real-time transmission
- Paperless
- Secured against loss/damage
- Savings on postal / courier service
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Processing and Adjudication of Claims

Old System
✓ Hardcopies of claim records are examined and evaluated

Issues and Concerns:
 Processor has to look on the claim record page by page
 Has the discretion to choose which claim to evaluate
 Decision / action taken are recorded only in the claim folder
 Hard copies of records piled up at the workstation
 Letters manually prepared and sent to branch/filer if additional documents are required
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Processing and Adjudication of Claims

- Scanned images of claim records are examined and evaluated
- Claims to be examined/evaluated are queued to Processor's Inbox on a first in first out basis
- Decision/Action taken on the claim is captured by the system and claim status automatically updated
- Computer-generated letter sent to branch/filer if additional documents are required, eventually thru email/SMS
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Review and Payment of Claims

**Old System**
- Review based on hardcopy of Prooflist

**Issues and Concerns:**
- Review hardcopies of documents
- Batch review of claims
- Decision / Action taken recorded only in the claim folder

**DDRWF System**
- Review based on Online Prooflist

**Advantage/s:**
- Review scanned images of documents
- No need to await completion of batch review
- Decision / Action taken on claim captured by the system and claim status automatically updated
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Release of Payment

Old System
✓ Thru checks
✓ Direct credit to filer’s bank account

Issues and Concerns:
▪ Delays in delivery
▪ Loss of check in-transit
▪ Additional expenses

DDRWF System
✓ Thru checks
✓ Direct credit to filer’s bank account
✓ Use of SSS UMID Card as ATM Card

Advantage/s:
▪ Real-time payment
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Tracking of Claim Status

Old System

☑ Claim status verification done manually

Issues and Concerns:

- Only the initial and final status can be verified online.
- Status of in-process claim can only be verified through the individual claim folder.
- Verification can only be done at the branch/PC where the claim was filed/processed.

DDRWF System

☑ Claim status inquiry module

Advantages:

- Fast and efficient - verification can be done wherever the filer may be.
- Claim transaction history is verifiable online.
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Feedback Mechanism

<table>
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<tr>
<th>Old System</th>
<th>DDRWF System</th>
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<tbody>
<tr>
<td>✓ Feedback is customer driven, given only upon request</td>
<td>✓ Automated feedback mechanism</td>
</tr>
</tbody>
</table>

**Issues and Concern/s:**
- Filer not well-informed of claim status

**Advantage/s:**
- Periodic notices to filer of claim status thru email / SMS
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Workload Management

Old System
✓ Workload assigned manually

Issues and Concerns:
▪ FIFO rule not strictly observed
▪ No systematic accounting and monitoring of input, output and pending workload
▪ Inequitable distribution of workload

DDRWF System
✓ Workload Balancing System

Advantages:
▪ System-assigned workload
▪ FIFO rule strictly observed
▪ Equitable distribution of workload
▪ Dashboard system to monitor inputs, output, productivity and pending workload
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Archival of Documents

Old System
✓ Hardcopies of documents archived

DDRWF System
✓ Scanned images are stored in Automated Records Management System (ARMS)

Advantages:
- Fast and efficient retrieval of claim records
- Scanned images are archived in the SSS repository of documents
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Application System

Old System
✓ Multiple application systems

Issues and Concerns:
▪ Not user-friendly
▪ Problems on interfaces / integration

DDRWF System
✓ Comprehensive integration of multiple systems

Advantages:
▪ User-friendly
▪ One look-and-feel
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Reportorial Requirements

Old System
- ✓ Incomplete reports

Issues and Concerns:
- Transaction reports
- Not periodic, generation of report as requested by user

DDRWF System
- ✓ Reports module

Advantages:
- Transaction reports
- Management reports
- Regular / Periodic generation of reports
Next Steps...

- Expansion of workflow process to Sickness, Maternity, EC Medical and Funeral Benefits
- Ongoing ISO Certification for the DDR Workflow System in selected Branches and Processing Centers
- Ongoing process improvement through adoption and implementation of ‘Service Quality Framework’
- Online linkages with other government agencies such as NSO / LCR
End of presentation. Thank you.