



ORIGAMI RISK



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Danny Deal, Assistant Director for Workers Comp

South Carolina School Board Insurance Trust Improves Efficiency and Customer Satisfaction with Origami Risk

The South Carolina School Board Insurance Trust (SCSBIT) is an insurance pool for 72 school districts in the State of South Carolina. In 2013, they decided to move from a system they had been using for 10 years to Origami Risk to manage their claims and to do analysis and reporting. Danny Deal, Assistant Director for Workers Compensation at the Trust reports “Origami Risk has improved our efficiency and delights our customers so they don’t look to go elsewhere.”

Three features of Origami Risk have made a tremendous operational improvement to the Trust:

- Client portal
- Consolidation of Data
- Reporting flexibility

The SCSBIT and the Origami Risk service person continue to implement new functionality and look for ways to improve efficiencies

Client Portal

The SCSBIT client portal in Origami Risk enables all of the school districts to log into the system and see only their information. This enables the districts to:

- Report incidents directly into the system. This functionality enables the trust to begin to administer a claim within 2 days of an incident instead of 3 weeks.
- Access their own claims information so they are better able to monitor what’s happening
- Load all of their property values, employee and student data for underwriting directly into the system.

All of this capability gives the districts much more ownership in the process.

Reporting Incidents Efficiently

Before Origami Risk, incidents were reported on paper. It would take the Trust 3 weeks before they could turn an incident into a claim. Now the districts enter an incident directly into Origami Risk and the adjusters can then turn any incident into a claim within 2 days.



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The benefits of this are tremendous:

- The adjusters are now able to contact an injured worker before they seek treatment. With the old system, the injured worker might have already had surgery before a claim could even be created.
- The adjusters have control over the doctor the worker sees and the treatment regimen.

This new process saves 19 days resulting in savings to the SCSBIT clients.

Districts have full access to their claims information

With Origami Risk, the school districts have full access to all of their information and have ownership in the process. They see claims and claim status and can answer employee or physician questions about status or payment. They can also see reports and dashboards that have been created based on what they want to see.

Danny can set up special alerts for the districts. For example, the largest school districts was having a problem because they were paying the healthcare premiums of people who had been out on disability, but had already returned to work. In 1.5 hours, Danny created an alert email for the district so that the Risk Manager and Finance Director know when an adjuster closes the claims and a worker returned to work. Now the district doesn't overpay.

Easily collect property values and other data needed for renewals

Every year, when it comes time for policy renewals, each district sends student count, employee count, intern information, property values and payroll (teacher, custodians, food service, transportation) to the Trust. The Trust then aggregates the information and sends it to their broker for the underwriter to use. This process used to be extremely time consuming. The districts would fill out a form by hand and then send it to the Trust who would load the information by hand into a spreadsheet. Any follow-ups were done manually.

This year the districts are able to load the policy renewal information directly into Origami Risk. All of the districts' information from last year has been loaded into the system. The districts can then review and modify the information and submit it. Workflows have been created to automatically send reminders about missing or late information. Origami Risk will automatically aggregate all of the districts' information and send the information to the broker. Besides saving time, this process should also enable the Trust to get the information more quickly. If they can get the information more quickly, they can go out and shop the reinsurance market more effectively and hopefully get lower prices.



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All of the data in one place

Danny says that another great feature of Origami Risk is that all of the data is in one place and presented in a way that makes it easy for people to get the information they need to get their jobs done efficiently. The claims screen was created in exactly the way the adjusters wanted it to look. All of the claims look the same so when someone looks at a Workers Comp claim and then turns around and looks at an AL claim, they can easily find the information they are looking for.

The consolidated claims data is accessible from anywhere. When adjusters are in mediation they can pull the claim information up on a laptop or an iPad and look through their claims notes. The Attorneys can also review the information with the adjusters. When the adjusters visit the school districts they can scroll through every single claim with the risk manager by accessing the system remotely. This improves communication and efficiency.

Flexibility of reporting

Danny feels that, for him, the best part of Origami Risk is the reporting functionality. He says, "It's simple, so robust. There's nothing that I can't get out of Origami Risk. Forms, data, alerts whatever someone needs, I can get it for them." For example, in Danny's old system, he could only run a very standard loss run report including claimant name, date of injury and amount paid. In Origami Risk, Danny leverages one template to run 15 different reports for different audiences. He runs the loss run report, then, with the click of a button, he can re-sort by cause of loss and send the information to safety and risk control. He can then group the same report and rerun based on loss per location and cause of loss and send to the broker or underwriter. He can also drill down based on school district for the district risk managers.

This reporting flexibility has saved him a tremendous amount of time. With his old system it might have taken him a day or 2 to create a specialized report. Now he can run the report in minutes.

Continuing to find ways to improve efficiencies

Two years into the implementation, Danny and the Origami Risk service person, Michelle Wetherill, continue to find ways to find ways to improve efficiency at the SCSBIT. The team is currently working on integrating with the SCSBIT's TPA provider for medical bill review. The Trust processes 10,000 bills per month. Today a doctor sends the trust a paper bill. The adjuster reviews the paper bill, approves and puts in it the mail to the TPA. The trust sends 3-4 large packets of medical bills to the TPA every day. Once the TPA receives the bills, they re-price them. The TPA puts in an explanation of benefits, mails the information back to the trust. The trust pays the bill and put back in the file. The entire process takes two weeks.



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Once Origami Risk integrates with the TPA, when the TPA re-prices the bill, the system will automatically post the re-priced bill to the claim. The adjuster will approve it and then it will get paid. The integration will reduce the process to 1 week. Eventually the Trust is planning on scanning and uploading the bill to the TPA. The adjuster will then be able to see the original bill and what it was re-priced to. This change will be a huge time and money saver.

Conclusion

Danny Deal reports, “ Everybody at the SC School Board Trust loves Origami Risk. Insurance brokers, attorneys, school districts, auditors and other third parties all benefit from the information easily provided by the system.”