Policyholder experience transformation –

Mobile application for claims and policy management for a leading **supplementary benefits provider**

About the client

The client is a Fortune 500 company, and is headquartered in Columbus, GA. The client provides supplemental insurance for individuals and groups to help pay benefits, which major medical insurance does not cover. The client's insurance business consists of two geo segments: Japan and U.S. The client designs insurance products in the United States to provide supplemental coverage for people with medical or primary insurance coverage. However, the client also offers life insurance, along with stand-alone dental and vision coverage.

Challenges

- The client's legacy claims mobile app was built on the Capriza platform, which was nearing the end of support. There was no backup application in the event Capriza had a fatal non-recoverable event.

- The legacy web app was not responsive and Capriza mobile app was built on screen scraping technology, which incurred additional maintenance costs to the client each year.

- Users were unable to complete their tasks due to legacy app latency issues and lack of customer engagement.

- The current platform was not scalable to meet future needs due to the rigid architecture.

- Several internal server errors occurred while using the app. Content was not easily searchable.

- There was a consistent drop in customer satisfaction experience, which resulted in low scores on the app store.

Solution

The engagement scope for Mindtree was to implement policyholder mobile app with claims management capability, to bring about policyholder experience transformation. The client's modernized mobile app is an upgrade to the existing legacy app with new technology and features for better customer engagement. This upgraded app enables the client's individual policyholders to enhance user experience and addresses the challenges of a legacy native app.

Mindtree modernized the existing mobile app to make the claims management process seamless, increase brand awareness, reduce costs, optimize operations, simplify claims, and enhance the customer experience. The scope of the mobile app was augmented further to include additional features (e.g. make payment, preference management etc.) for subsequent releases.

The lines of business covered includes Accident, Cancer, Short-term disability, Vision, Dental, Hospital Indemnity, Critical Illness and Life

Mindtree has implemented a hybrid solution comprising the following:

- Delivers an engaging policyholder experience with a hybrid mobile app for both iOS and Android using a combination of Ionic and Angular framework with multiple native capabilities delivering the following functional features:

    - Self-service for policy management, view and manage portfolio, enroll to direct deposit etc. for improved customer engagement.

    - Simplified claims management – Filing claims, status tracking, claims-related communications and document upload/ download for enhanced claims experience.

    - Ease of use through a mobile application for FAQs, notifications and communication preferences.

    - Simplified and enhanced user interface through function-based user onboarding experience.

- Implemented recommendations of the Web Content Accessibility Guidelines (WCAG) to improve mobile app accessibility for all users for improved customer experience.

- Implemented automated testing using Mindtree's automation test framework.

Benefits:

- **70% reduction in maintenance and support cost** expected each year.

- **Creates a seamless experience**, allowing for continued digital solution growth.

- Provides all of the functionalities available today with a **more modern and faster responsive web design** than the legacy app.

- **Increase in mobile traffic allows for better experience**, resulting in reduced calls to the customer service.

- The new platform features **an enhanced, streamlined user interface.**

- The upgraded claims app has reached **650,000 downloads/updates** in just seven days of app release.

- **Improved performance up to 55%** perceived in claim submission process compared to existing web app.

About Mindtree

Mindtree [NSE: MINDTREE] is a global technology consulting and services company that enables enterprises across industries to drive superior competitive advantage, customer experiences and business outcomes by harnessing digital and cloud technologies. A digital transformation partner to more than 260 of the world's most pioneering enterprises, Mindtree brings extensive domain, technology and consulting expertise to help reimagine business models, accelerate innovation and maximize growth. As a socially and environmentally responsible business, Mindtree is focused on growth as well as sustainability in building long-term stakeholder value. Powered by more than 31,900 talented and entrepreneurial professionals across 24 countries, Mindtree — a Larsen & Toubro Group company — is consistently recognized among the best places to work.

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