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# Left Brain; Right Brain

By Andy Moore, Editorial Director, *KMWorld* Specialty Publishing Group



Andy Moore

Andy Moore has watched and reported on the emergence of many new technologies, from independent telecommunications through networking and information management. Most recently, Moore has covered the decade's most significant

business and organizational revolution: the drive to leverage knowledge assets (documents, records, information and object repositories) and the expertise of knowledge workers in order to create true learning organizations. He can be reached at [andy.moore@adelphia.net](mailto:andy.moore@adelphia.net) and welcomes feedback and conversation.

There's a definite "left-brain/right-brain" thing going on in the healthcare/insurance market for IT products and services. Take, for instance, workflow and its smarter, prettier cousin, "business process management." As it's supposed to do, process management can be proven to whittle down costs, reduce headcount, speed up work and generally recover dollars that didn't need to be spent.

Any workflow vendor can easily do that. That's a Thursday for those guys. But there's a surprise ending in store for the smart customer who can take a leap of faith.

## The Cycle Repeats

"We have a renewed focus on ROI, I'd say within the last year and a half," says Tracy Shelby, Director of AWD Sales and Marketing for DST Systems. DST is a quiet but successful and long-lived provider of solutions in the financial services segment, and has expanded into other areas such as healthcare and insurance. "Wasn't quite so important in the boom times, but it's back."

This "every-dollar-justified" atmosphere is nothing new to workflow vendors. The early days of workflow—way back in the early '90s—were distinguished mainly by the technology baggage that had to be dragged into the conversation. "Remember, PC hardware was a big item then. A large monitor alone was \$4,000, for instance. So you had to pull a \$10,000 to \$12,000 ROI, **per seat**."

History is repeating, except the primary cost factors now on the table are software implementation, services, maintenance and upgrades. So the everything-old-is-new-again mantra for workflow is *hard-dollar payback*. Or is it?

Not necessarily. Shelby provides an example: "We put together a cost-benefit

analysis for a healthcare organization that, based on cost-savings alone, provided a great payback for the customer," says Shelby. "While we're patting ourselves on the back, we found out the customer considered the cost-savings 'extra,' and that their interest was mainly in solving issues that were causing them problems on the revenue side of their business—billing, collections, etc."

Let's not pick on healthcare; *all* transactions are complex. In any B-to-B relationship (and this might describe life in general) there are people on one side who want to be paid, and there are people on the other side who don't want to pay. This is Life, get used to it.

An increasing number of BPM customers are starting to get the picture. Joanna Creamer is Senior VP for CSC (Computer Sciences Corp.), and sits across the desk from customers every day.

"Most of the companies I deal with—mainly in life insurance—are just starting to understand the impact that business process management can have on their operating costs *and* on their customer service," says Creamer. "Insurance companies were early adopters of things like imaging and workflow, but they stopped there." Why? It can be blamed mainly on certain cultural curiosities in business, such as the tendency of IT professionals to support projects that fund their departments, but not necessarily propel business performance.

"*But*," Creamer is quick to note, "That's changing fast. Most of the conversations I am having now are with CTOs, and that's amazing! These IT guys *do* have an understanding of business problems."

## You Can Have It All

So you may *think* your whiz-bang business process management system will save

you a few bucks. And it will. The left-brain, analytical, logical side of you will be totally satisfied. But let me appeal to both your brain-halves for a minute:

On one hand, you've got processes that can be automated, third-party suppliers that can be eliminated, transactions that previously involved scores of people reduced to one or none. Doesn't take a Harvard MBA to see the cost savings lurking in there.

But then, get creative and imagine: *what happens if bills go out with no mistakes? ... what if the insurer can find no basis to reject this claim? ... what if my supplier can accept my order electronically with no translation middleware? ... what if my call-backs drop to near-zero?*

The increasingly smart company gets it, but it takes a Carl Lewis leap of faith. "People are less willing to trust vendors," admits Shelby. "So, you have to have strong references, and you have to be very open to let prospects ask questions ... it comes down to experience."

Says Creamer: "The goal here is help companies transform the way they do business. It's rewarding to know that you can dramatically improve an operation in six months."

But how does she back it up? Creamer has a very faith-affirming strategy when it comes to convincing customers of her seriousness. "I've had customers who want me to share in their risk. I say, 'Sure, if you'll give me a percentage of your savings.'"

Strangely, no one has taken her up on that offer. ■

Andy Moore is an editor by profession and temperament, having held senior editorial and publishing positions for more than two decades. Moore is currently serving as Editor-in-Chief of *KMWorld* (formerly *ImagingWorld*) Magazine. Moore also acts as a contract editorial consultant and conference designer.

As *KMWorld's* Specialty Publishing Editorial Director, Moore acts as chair for the current series of "Best Practices White Papers," overseeing editorial content, conducting market research and writing the opening essays for each of the white papers in the series. Moore, based in Camden, Maine, can be reached at [andy.moore@adelphia.net](mailto:andy.moore@adelphia.net)

## Business Process Management's Compound ROI

### Current Business Process

- ◆ Manual microfilming
- ◆ Paper photocopies
- ◆ Courier delivery
- ◆ Lengthy turnaround from outsourced data entry
- ◆ Manual reconciliation and QC

### Expected ROI with BPM Solution

- ◆ Eliminate microfilm
- ◆ Eliminate courier services
- ◆ Reduced manual errors with electronic data exchange
- ◆ Automated reconciliation and QC
- ◆ Reduced cycle from 7 business days to 1 day

### BPM's "Surprise" ROI

- ◆ Reduced revenue cycle improves profitability
- ◆ Reduced turnaround enhances customer service
- ◆ Improved service generates customer loyalty
- ◆ Additional business opportunities with ability to commit to better SLAs
- ◆ Competitive edge with greater bandwidth and integration capabilities

# Matching Market Dynamics and Compliance Demands to the Right Technology Partner

**Rick Welch, Product Manager, DST**



**Rick Welch**

Rick Welch is product manager at DST Systems, Inc., for the AWD product suite. He has worked for 22 years with content and digital rights management, document imaging, and workflow. To help define new market concepts, Rick is a speaker and panelist for industry events and publishes articles and white papers.

**T**he healthcare industry is awash in debates regarding the Health Insurance Portability and Accountability Act (HIPAA). Is HIPAA part of the problem or the answer? To keep up with market dynamics and compliance demands, it will be prudent to partner with a technology vendor that not only has the right solutions, but also has the process management expertise in regulatory compliance.

## Growing Pains All Around

Competition in healthcare is intense as mergers and acquisitions have compressed the number of organizations. Customers and patients are demanding service levels to which they have become accustomed in other parts of their lives. The hope is that HIPAA will help increase service expediency with technology, while maintaining the privacy and rights of the consumer. As the healthcare market evolves, technology vendors are also evolving. Some imaging and workflow vendors are now in the content and business process management space. The key is to look at a vendor's core competencies: who can streamline the back office, automate repetitive tasks, and increase productivity to decrease revenue cycle days within the framework of compliance. HIPAA regulations and deadlines are also contracting and expanding. The various forces at work will shape the laws for many years to come. Many payers and providers have no choice but to begin the regulatory journey without the clear insight into where the paper trail leads. The ability to maintain the spirit of the law when regulations are evolving is another key factor in picking partners.

## Regulatory Expertise

As HIPAA takes shape, lessons learned from other federal regulations can help build an effective framework for handling paperwork without compromising privacy or delaying service expediency. The basic SEC rules that govern confidentiality and financial transactions are a starting point for comparisons to HIPAA regulations. A technology partner should be familiar with regulations, good-faith intent, and the evolving nuances of federal mandates.

## Importance of Auditing and Privacy

It is important to partner with a vendor who has designed systems in compliance with auditing and privacy issues. Auditing usually has

several dimensions, one of the more obvious being the flow of information. But marshalling multiple communications channels across an array of billing and clinical systems can be daunting. Currently, some clinical systems are using bypass surgery techniques to open data arteries across several billing systems. Implementing a technology solution that can provide a seamless, automated flow of information enhances security and provides an audit trail of "who-processed-what-and-when."

## Connecting the Enterprise

How can technology connect clinical systems, billing systems, and the business office? An appropriate metaphor is the body's nervous system, which connects all vital organs and regulates their interactions. In technology terms, this is known as an Enterprise Nervous System (ENS). An ENS does not operate the vital organs (clinical systems or claims systems); it connects the entities into a holistic system. The process management provided by an ENS becomes an asset for communicating the organization's vital signs, while process management's monitoring and reporting tools bring a large opportunity for compliance and return on investment.

## Approach vs. Ability to Execute

While the process management opportunities in the healthcare arena are much different than any other industry, the results will be largely influenced by the approach. Best practices have served other industries well and have formed the basis for quality initiatives (e.g., Six Sigma and Lean Manufacturing). Issues polarizing the high-touch and high-tech proponents can surface as payers and providers operationalize HIPAA compliance and implement new technology. However, common sense suggests that doctors should be spending more time with patients than paperwork, that billing cycles should be counted in days not months, and that recorded information should help the caregivers, not impede them from arriving at the best decisions. A technology partner with the right approach to implementation will be able to balance the "high-tech" of complying with regulations with the "high-touch" of providing quality service and care.

## Picking Partners Carefully

To summarize, here is a checklist of appropriate questions to ask when considering a

technology partner to help architect a HIPAA blueprint:

- ◆ What regulatory expertise does the vendor bring to the table?
- ◆ Do they include process and people in the technology dimension?
- ◆ Do they know the difference between document-centric workflow and business process management?
- ◆ Do they understand the notion of an ENS?
- ◆ Do they have a demonstrable approach to reducing revenue cycle days?
- ◆ Do they complement your core business systems?
- ◆ Can they manage the delicate balance between monitoring the process and owning the core systems?

The answer to these questions can be found in a comprehensive business process management (BPM) solution such as DST's Automated Work Distributor™ (AWD®). DST uses AWD in our own financial services operations which service more than 70% of all outsourced mutual funds transactions. With AWD, we ensure that the accounting complies with the law, customers' confidentiality is maintained, and that the business transactions are efficient. As BPM solutions such as AWD aid compliance in financial services, they can also enhance healthcare's business processes centered on HIPAA compliance. With the right technology partner, complying with HIPAA's standards can actually help to enhance healthcare quality, maintain privacy, and contain the runaway costs associated with providing and paying for health-related services. ■

DST Technologies, Inc. is a wholly owned subsidiary of DST Systems, Inc. Through sophisticated information processing and computer software services and products, DST helps clients improve productivity, increase efficiencies and provide higher levels of customer service. For clients in a variety of industries, including financial services, healthcare, insurance and video/broadband, Automated Work Distributor™ (AWD®) provides business process management, imaging, workflow and customer management solutions.

# Blue Cross and Blue Shield of Kansas City Implements AWD

When Blue Cross and Blue Shield of Kansas City (BCBSKC) chose to implement the Automated Work Distributor™ (AWD®) from DST, they were looking to establish a more efficient and fraud-resistant infrastructure and fulfill approaching HIPAA deadlines. “We selected AWD based on its ability to provide an end-to-end solution—from imaging to comprehensive business process management,” said David Gentile, senior vice president of operations for BCBSKC. “Also, DST’s experience with AWD in their own financial services outsourcing operations enables them to understand the nature of regulatory compliance and to offer guidance in creating efficient, secure information infrastructures for their clients.” With AWD, BCBSKC now has a streamlined system to improve productivity by using predefined business rules to route work to appropriate processors and automated systems, enhance service and patient care with instant, simultaneous and secure access to information, and reduce revenue cycle days.

## Challenge: Streamlining Claims Processing

Before AWD, paper claims were manually microfilmed for storage. The microfilmed claims were then distributed to BCBSKC’s processing units or their outsourced keying centers, which in some cases are hundreds of miles apart. This added significant cost and time to the process. After data was entered into BCBSKC’s two transaction systems, all data and corresponding documents were couri-

ered back to BCBSKC. Reconciling these documents and ensuring the claim was entered correctly into the transaction systems added more time to the process.

## Solution: AWD Business Process Management

With AWD, BCBSKC has a secure, automated system for delivering work to the appropriate processing area. Paper is scanned and electronic data feeds are automatically imported into AWD’s central information repository. AWD assigns each new claim with a unique ID to ensure that only authorized individuals have access to it. AWD then moves the claim into a predefined queue where it waits to be reconciled with data entry work resulting from steps later in the process. At the same time that AWD sends the claim to its queue, it determines where to send it for processing: to an in-house BCBSKC associate or to their third-party outsourcer for data entry. AWD automatically delivers an image of the claim to the appropriate step, reducing claim delivery cycle.

## Facilitating Teleprocessing

AWD seamlessly transfers the electronic claim to the third party for data entry. The third party’s processors work at home, using their imaging technology to display the claim and perform data entry into BCBSKC’s transaction systems. Upon completion, the data-entered information is returned to AWD, which then matches it with the original, scanned

claim waiting in the queue. This reconciliation step provides quality control to verify that the data entered into BCBSKC’s transactions systems matches the original claim. During this entire cycle, AWD ensures the claim is processed according to regulated time limits using BCBSKC’s aging and priority rules.

## Tracking Incomplete Claims

AWD also helps to ensure accurate processing of incomplete and incorrect claims, reducing the time spent researching them from days to seconds. The image of an incomplete claim can be updated with comments and codes to explain why it is being returned. Then when a customer contacts BCBSKC to check on the claim’s status, customer service can instantly explain why it was returned and how it should be fixed. This also enables BCBSKC to track the causes of incomplete claims and make preventative adjustments.

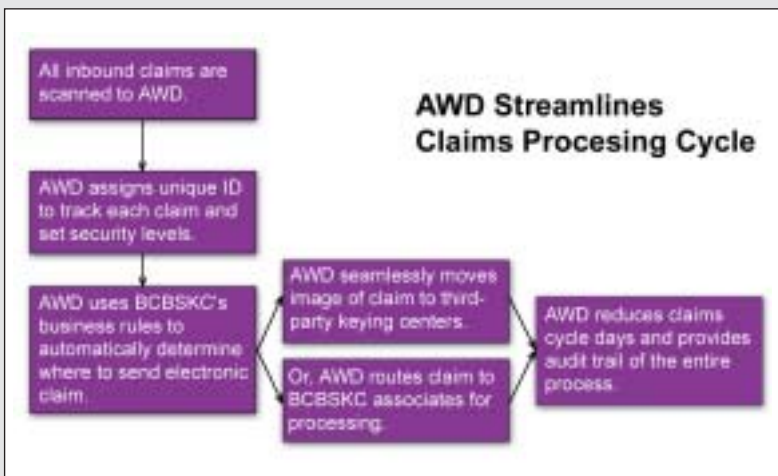
## Privacy Measures

BCBSKC is currently implementing printing restrictions to decrease the possibility of unauthorized access to information. They will also enhance the privacy of attachments, which are routed with claims as supporting documentation. AWD will assign these attachments, such as hospital records, with very specific levels of security.

## Outsourcing the Infrastructure

AWD has become a mission-critical application for BCBSKC. Realizing that this would be the case, BCBSKC chose to outsource its server and application operations to DST’s AWD Data Center. The AWD Data Center provides real-time disaster recovery through DST’s redundant data centers and provides all systems maintenance and back-end functions, allowing BCBSKC to focus on their core business. ■

Blue Cross and Blue Shield of Kansas City (BCBSKC) provides healthcare benefits to more than 830,000 members in a 32 county region. The company provides a variety of health plan options, including two HMOs and two PPOs. BCBSKC has 1,100 employees located primarily in Kansas City, Missouri. BCBSKC is an independent licensee of the Blue Cross and Blue Shield Association.



# New World of Business Process Management

By Joanna Creamer, Senior Vice President, CSC Financial Services Group



Joanna Creamer

Joanna Creamer is a Senior Vice President for Business Transformation Services in CSC's Financial Services Group. With over 30 years experience in Insurance, her primary focus since 1990 has been assisting financial services companies in

the U.S. and Europe to achieve operational excellence through process redesign, organizational change, and integration of technologies such as process management systems, customer contact and e-business solutions. Her team has developed and delivered comprehensive ROI models to over 50 insurance companies, building the business and financial case for implementing process management technology such as AWD.

Processes, those institutionalized rules written years ago for "how we run our business," are finally being dragged out of the bottom drawer and placed on the center of the desktop. At nearly every weekly meeting, business managers are discussing end-to-end processes and their impact on service levels. Executives are demanding performance metrics, and entire organizations are embarking on Six Sigma initiatives. What's going on here? Why the newfound focus on processes?

The new realization in life insurance is that the processes play a major role in managing operating costs, as well as providing customer service. Historically processes have evolved based on transaction engine capabilities and deficiencies. This has led to an organizational model structured around functions, not processes. The underlying application architecture has typically been highly fragmented with limited system-to-system communication. Performance across the enterprise is still measured in many companies by manual data collection and reporting. These dated, stale and inefficient processes are finally being reviewed and discussed as companies come to grips with the fact that these processes are key determinants of operating cost and customer service.

## The Problem with the Processes

Based upon research and interviews with a wide variety of life carriers over the last 24 months, we have identified a number of problems that continue to trouble the industry:

- ◆ Difficulty in achieving a customer-centric environment
- ◆ Inefficient business processes leading to high operating costs
- ◆ Service levels that are difficult to achieve and monitor
- ◆ No management visibility into the organization
- ◆ IT challenged by interfacing and integration requirements
- ◆ Inflexible organization unable to change the operating model and form new alliances
- ◆ Difficulty in managing cross-departmental processes.

- ◆ Organizations and work teams structured around multiple policy systems, leading to redundant processes.

Beginning in the mid 1990s, life insurance companies began implementing imaging and workflow systems to solve some of the process problems. Many only got as far as back-end scanning and work item routing, which improved the productivity of the operation only marginally. New thinking around process dynamics, as well as the growing need to integrate both customers and business partners into a seamless, electronically connected network has led to an expanded set of requirements, moving beyond the traditional limits of workflow to "Business Process Management" (BPM).

## Business Process Management: The New Frontier

BPM extends the concept of workflow to managing all aspects of the process, including human tasks as well as application-to-application transactions. It extends as well to incorporate the "end-to-end" process—moving beyond company boundaries to integrate customer, supplier and partner interaction. This implicitly requires incorporation of sophisticated integration and messaging technologies found in Enterprise Application Integration (EAI) tools with more traditional "desk-to-desk" routing, queuing and assignment techniques to manage human interactions. The combination is intended to provide an environment where tasks are automatically routed to either a hu-

man or a computer, in a coherent and seamless fashion based on predefined business rules.

The competitive landscape for BPM is very confusing at present. Vendors for integrated document archive and retrieval, EAI, image/content management, and workflow are all moving into new areas, bridging gaps in functionality to deliver the "silver bullet" solution. Gartner refers to BPM as the convergence of integration tools and workflow software products, with the integration vendors having rich integration capabilities and limited process management, and workflow vendors having rich process management but limited integration capabilities.

## Capturing the Benefits

Suppose your company is in the group that is coping with policyholder retention issues, producer service problems, cost reduction initiatives, or all three. The industry evidence is clear that efficient business process management will help, and the technology to enable it is there. However, there is no technology "silver bullet" and the range of choices around products and techniques is almost overwhelming. What is best for *your* specific environment and how can you get from "here"

***"Processes play a major role in managing operating costs, as well as providing customer service"***

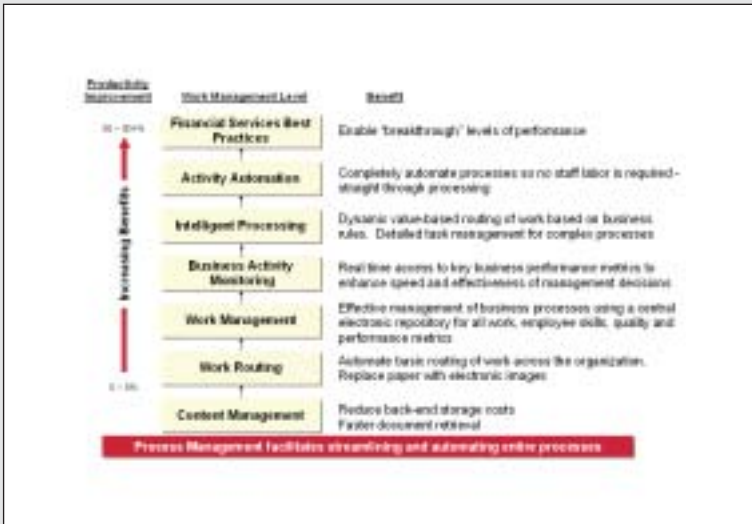
# CSC's Point of View

Over the last 10 years, CSC has worked with a large percentage of the insurance companies to transform their

operations. We found, however, that just re-engineering the processes without technology did not deliver the results

our customers required. In 1993 CSC partnered with DST, the developer of a process management solution called Automated Work Distributor (AWD) that was driving dramatic productivity improvements and cost savings in the mutual fund industry. Based on our deep knowledge of the life insurance market, CSC determined that this product could also bring those same results to life and annuity carriers.

Results achieved through implementation of AWD and a continuous improvement cycle have proven to be significant—on average a 20-30% cost savings, and a 25-35% productivity improvement. The degree to which companies deployed the technology and aggressively re-engineered the processes led to increasingly higher productivity gains such as those shown on the chart.



Process Management facilitates streamlining and automating entire processes

to "there" within reasonable time and without an overwhelming technology development effort? Our customers tell us that all projects must have a solid return on investment (ROI), and an overall project payback within 2-3 years. In addition, most companies want to experience *and measure* real benefits within one year of project start.

The best path to results starts with careful planning. Recent experience with over 50 process improvement and management initiatives has allowed CSC to develop a base of facts and best practices we now routinely use to predict the specific technology that best addresses a client's actual problems as well as the expected ROI, payback and time to initial benefits. The analysis process combines this in-

surance-specific experience base with details of the client's actual environment, typically gathered in a highly structured on-site review lasting approximately three days. The resulting document details a business and financial "case for action," including specifics on process improvement opportunities, benefits capture strategies and technology specifics. Costs and benefits are quantified across potential improvement scenarios to identify ROI and other financial measures as well as the "internal" costs for change. The objective is to create a clear "path for action" and provide a realistic plan against which the effort can be measured. Companies can use this document to determine whether to proceed with this type of technology.

## Technology Is Not the Objective

Achieving breakthrough results is not just about the technology—it's about transforming the way your company does business. The insurance industry's long-term winners will need to exploit advances in process management to improve or secure their competitive position. But the most astute companies will implement process management technology as a driver to orchestrate specifically planned changes in how and where work is done, how results are measured and how internal and partner resources are leveraged. For the enlightened few who take the journey there will be both risks and rewards. Our customers have received great results, and BPM should receive serious attention within your organization. ■

Computer Sciences Corporation distinguishes itself through its time-tested ability to plan, build and operate highly reliable, efficient and secure business and IT solutions. To complement its extensive capabilities in consulting, systems integration, outsourcing and re-engineering, CSC provides financial services industry knowledge and experience, a comprehensive portfolio of financial services application software and an extensive network of industry and technology partners, to more than 1,200 major banks, insurers and investment management and securities firms.

**"Not just about the technology—it's  
about transforming the way your  
company does business"**

# Applying Intelligence for Business Value and Insight

By Shari Shore, Brand Marketing Director, Computer Associates



Shari Shore

Shari Shore has more than 20 years experience in the software industry, including management positions in engineering, sales, training, and product and brand marketing. As CleverPath Brand Marketing Director at Computer Associates, she is

responsible for defining the direction, vision and internal/external positioning and messaging for the solutions that comprise the CleverPath brand. She welcomes feedback at shari.shore@ca.com.

In today's competitive business climate, especially in the health care and insurance industries, executives and decision makers need more immediate access to more relevant information than ever before. Decision makers need a more intelligent view of the enterprise; one that enables them to exploit information as the basis for practical and positive action to reduce costs and losses, streamline business processes, increase profitability, and comply with government regulations. For example:

- ◆ How much of the decision-making process is automated?
- ◆ How is risk assessment evaluated?
- ◆ How do providers and clinicians share and update patient data?
- ◆ How current, or outdated, is the information used to make decisions about treatment or acceptance/rejection of policies or claims?
- ◆ How much money is lost to payments for fraudulent claims or invalid or duplicate bills?
- ◆ How much time and money is spent on staff training?
- ◆ Are there government regulations such as HIPAA that need to be addressed immediately?

New technologies are available that not only enable businesses to address these issues, but also describe a sequential approach that lets each business deal with their most pressing challenges first. The right solution needs to:

- ◆ Present the right information to the right people at the right time—all in a personalized way;

- ◆ Enable business users to analyze both historical and current information from multiple perspectives;
- ◆ Build and distribute informative reports that enhance an organization's knowledge-base and develop decision-support systems that mirror business processes;
- ◆ Make it easy for customers, partners and employees to access the broad range of information resources they need to make informed decisions and work more effectively;
- ◆ Deliver applied intelligence that enables an organization to capitalize on untapped markets and new opportunities, re-engineer business processes and implement new business models with speed and accuracy.

## Information Delivery Maturity Levels

In working with thousands of customers at various stages of technology adoption and evolution, we at Computer Associates have defined a new Information Delivery Maturity Model—one that provides the basis for sequentially addressing the challenges and opportunities surrounding knowledge delivery within an organization, and for identifying key requirements and tools to improve the levels of information access, relevancy, and analysis.

Our Information Delivery Maturity Model defines four levels of Information Delivery. As organizations progress through the four levels, they attain increasingly detailed information access and analysis required to improve and automate the business decision-making process.

## Level 1: Centralized Access to Data

Level 1 is about centralizing access to data, or raw material. This can include both structured and unstructured data, database output/access, documents, spreadsheets, slide shows, text files, PDFs, digital content, graphics, bitmaps, etc. Prior to reaching Level 1, organizations and people are mired in manual processes or can't get access to business data without relying on IT or outdated printed reports.

## Level 2: Trustworthy Information

Once organizations attain centralized access to data, they have a need for more objective, trustworthy and usable information. Prior to reaching level 2, organizations and people have access to a glut of data, but need to make it useful and relevant, and often have multiple versions of the same information without knowing which is the right one.

## Level 3: Relevant Information as Knowledge

Once the organization has trustworthy information from known sources the next challenge is to apply rules and predictive analysis to make data relevant to individual needs. Level 3 delivers only knowledge that's relevant to each individual's area of responsibility.

## Level 4: Intelligent Action

An organization that is able to deliver relevant information has empowered its decision makers with the right information. But each decision must still be made on a case-by-case basis, no matter how routine or how often the same conditions result in the same decision. Level 4 applies predictive and rules technologies to automate the routine decisions, enabling executives to spend time handling exceptions and non-routine issues. ■



For more information about how CA's CleverPath solutions can deliver the business intelligence you need, visit <http://www.ca.com/cleverpath/solution>

For more information on the companies who contributed to this white paper, visit their Web site or contact them directly:

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