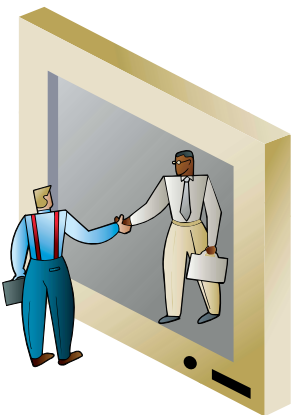


# Blue Cross & Blue Shield of Florida

## Ensuring Document Integrity for Cost Savings and Customer Satisfaction

Effectively managing information has become critical to success in many businesses—and few more so than the business of medical insurance. Claims must be paid quickly, reimbursements for medical treatment must be efficiently reviewed, calculated, and sent to subscribers. Errors or delays in the payment or reimbursement process compromise the reputation of the provider and the quality of coverage and negatively impact costs for subscribers and health care providers.



### Case In Point

Blue Cross and Blue Shield of Florida (BCBSF) was using cut sheet printers with a rudimentary manual tracking system to produce checks. Because the existing system could not provide adequate safeguards for the volume of checks being produced, duplicate check runs with incorrect sequence numbers and dollar amounts were printed on more than one occasion. Compounding the problem, the BCBSF print facility was housed in an office complex remote from its headquarters, which posed significant security and operational problems.

When the company's existing print operation and auditing system failed to catch one of these duplicate check runs, thousands of checks were erroneously printed *and delivered* to subscribers—an error that resulted in significant customer confusion and the company's bank nearly imposing penalties of up to \$15 per duplicate check. This was the wake-up call BCBSF needed to begin exploring a solution to eliminate future errors like these.

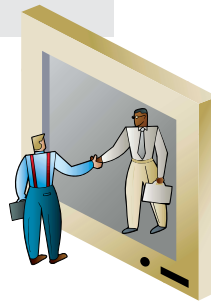
According to John Cary, automated operations consultant at BCBSF, "Unreadable or error-filled checks mean bank penalties for us. That may not add up to much for an individual account holder, but for a company that puts thousands of checks into the system every day that can be quite costly".



### Finding & Testing the Right Solution

The check printing team at BCBSF knew that they needed a more sophisticated verification system that would not only automatically verify numbers, dollar amounts, and the placement of information on checks, but also would guarantee the accuracy of the printing process, and free operators to focus on loading paper and print production. Because BCBSF uses multiple banks, each check has different routing codes, account numbers and check numbers embedded in both the MICR line and text. The ideal tracking system would stop the printer and alert the operator to out-of-range criteria or values that would result in the production of corrupted checks. Most important, BCBSF wanted a monitoring system that could catch mistakes while they were happening rather than after the checks were printed. BCBSF also wanted a reporting system capable of customized auditing and document tracking to augment or replace the manual auditing procedure.

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Operator screen of PrintVision®.

BCBSF contacted Océ for help in solving this critical business issue. Océ began by first understanding BCBSF requirements, then reviewing the suite of PRISMA solutions for an answer. PRISMA provides an open, highly customizable framework for document management and print production, with key capabilities like document creation, production, tracking, monitoring and archiving. Océ selected PrintVision, a component of the PRISMAaudit Verification Manager module. Verification Manager is a suite of data capture and data collection components to read and verify user-specified data fields. Verification Manager easily integrates with Océ printers to inspect both MICR-encoded and non-MICR document output. It monitors each document and can

automatically stop the production line when defined errors are detected. The rejected data fields are displayed in Verification Manager and collected data is passed to a database for quick identification, debugging, storage and reporting.

BCBSF installed the Océ PageStream 744 continuous forms printer with the PRISMAaudit Verification Manager solution in the secure print-to-mail center and put the new tracking system through its paces. They created intentional mismatch conditions and then tested routing numbers, check numbers, numbers of digits, CEO signatures, check number sequences and duplicate check numbers. In every case, Verification Manager detected the errors, captured the faulty data, and successfully halted printing.

## Restoring Confidence

Verification Manager's performance is proven at BCBSF, and has restored management's level of confidence in the company's ability to produce error-free checks. With vastly improved auditing procedures, BCBSF can produce summary reports for each check run to validate document integrity, and can accommodate the changes in routing numbers and CEO signatures that result from mergers. According to Cary, "The new system has caught several error conditions in production that would have resulted in unreadable or duplicate checks being issued and costly overpayments to subscribers."

Looking ahead, plans are underway at BCBSF to intermix document types, using different stocks, printing letters, checks and EOBs continuously in a single print run. The Verification Manager system will be used to generate a summary report listing the number of documents, including the number of check documents printed and the dollar value of each check. Cary concluded, "In a company as large as BCBSF, coordination between departments can be challenging. From a mail operation standpoint, PRISMAaudit Verification Manager is an excellent system because it provides a critical check-and-balance function. It also ensures that the documents our customers receive are accurate, and helps us prevent costly errors that can compromise our reputation."



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