

Hosted claims processing system drives efficiencies at The Black Car Fund

CUSTOMER
The Black Car Fund

LOCATION
New York, NY

INDUSTRY
Insurance





Challenge

- Reduce the manual effort required for processing claims
- Enable creating unique reports without requiring costly custom development and long lead times
- Improve lackluster support



Solution

- Migration to DXC Assure Claims and a dedicated AWS environment
- Integration with document management systems to eliminate manual processes
- Adoption of telematics with DXC partner Scope Technology



Results

- Generate reports that would take a week or more in 5 minutes
- Easily modify system without custom development
- New platform paves way for innovation



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The claims processing system at The Black Car Fund was getting increasingly balky. The operators injury compensation fund needed a new solution.

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— **Vincent Bell**
Director of IT and telecommunications,
The Black Car Fund

What the company found not only streamlined operations, but also made it possible to migrate to AWS and simplified the job of application modification without requiring custom development.

The Black Car Fund is a nonprofit group created by New York State in 1999 to administer safety and health programs that benefit for-hire drivers in the state. Besides background checks and safe driving programs, the organization provides workers' compensation insurance and death benefits to some 130,000 black car and luxury limousine drivers who work for nearly 400 member companies, including Uber and Lyft.

According to the statute that created the fund, companies must become members of The Black Car Fund if they own less than 50 percent of their vehicles and do a minimum of 90 percent of their business on a noncash basis.

The fund derives its income from a 2.5 percent passenger surcharge, added on top of the fare, which is collected by members and then remitted to the fund.



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Detour ahead

Adopting DXC Assure Claims, formerly DXC Insurance RISKMASTER, proved to be a win, to hear Vincent Bell, director of IT and Telecommunications, tell it. In fact, The Black Car Fund liked it so much it is now adding other DXC Technology services.

Claims processing is core to the fund's operations, and its existing system had three strikes against it. For one, it was not compatible with other internal systems and external entities and, as a result, it required a substantial amount of manual effort on the part of the staff.

What's more, reports were static, and fund employees faced significant limitations in what they were able to produce on their own. Comprehensive reports required assistance from the provider at an additional cost. And strike three, there were issues with the support being provided.

“We had a lot of issues with our old system with compatibility, with just the way it worked, with the way we accessed it,” Bell explains.

Upgrading was not an option because newer versions of the software were cost-prohibitive and did not meet the organization's needs, so The Black Car Fund went looking for an alternative.

“We sent out an RFP taking all of that into consideration, including how their support was offered,” Bell says. “So, it was a balance between value for The Black Car Fund and what their service and products offered us. When the staff saw the DXC solution demoed, they really loved it. The rest is history.”

Shifting into 5th gear

Integration, automation and access to data were key selling points for Bell and The Black Car Fund management. DXC Assure Claims integrates with document management systems, MDGuidelines, the International Organization for Standardization (ISO), the Office of Foreign Assets Control (OFAC), and the Medicare, Medicaid, and SCHIP Extension Act of 2007 (MMSEA), eliminating separate, time-intensive processes and easing compliance burdens. The system automatically populates fields, provides alerts and offers easy role-based access to information.

“With DXC Assure Claims and business intelligence, we can pull together a report in 5 minutes, which is something that used to take us a week or more to get from our old vendor,” Bell says.



One option The Fund is pursuing is an internet-of-things play through DXC partner Scope Technology, which makes it possible to track cars in real time.

"We've already created two dashboards to provide our board with graphs and charts of historical data," he says. "We can now give them information about claims we've had over time, the number of claims received in the last month and so on, rather than just reading off random numbers to them. The system offers a better sense of where the organization is today."

What's more, "with the old system, you used to have to do everything through their support team or through their technical support groups and their developers," Bell says. "We weren't really allowed to do anything. DXC Assure Claims allows my staff — and even general workers — to make changes to the system and customize it to how The Black Car Fund really needs to use the system, without having to pay for custom code changes."

Embracing cloud

DXC initially hosted the system, which Bell says was a big help compared to doing the job on premises. "As an IT person, I have to think about maintenance of the servers and the whole spectrum, so for us to bring DXC Assure Claims in house would have been more costly," Bell explains. But more recently, DXC gave The Black Car Fund the option of migrating DXC Assure Claims to AWS, which it did for added robustness and the ability to balance system resources against needs.

Either way, the "tools are just so much better," Bell says. "Attaching a document in the old system was very cumbersome or, in some cases, not possible. Now, you just click on a 'paperclip.' Our staff has more tools at their fingertips, and they can work from home or a tablet. It's a much better interface."

From an IT standpoint, Bell said the security features and access controls within DXC Assure Claims are very beneficial. For example, the software's Power Views function was used to establish four unique settings for access: claims unit, claims managers, accounting and general support staff.

Not everyone needs to "see all the medical information or the state jurisdictional forms," Bell says. "We use Power Views to create the views that users need to see. An accounting person wouldn't see medical history, and support staff doesn't see the claimant's Social Security number or address."

That translates to improved productivity. Now everything is streamlined for the particular function and everyone can "focus on what they need to do instead of being bombarded with other options and places to explore," he adds.

Another key factor in the success of the program is DXC's support. "The service and support DXC provides has been excellent," Bell says. "I'm never waiting and saying, 'I wonder if they're going to get back to me.' When we get a support ticket, it's addressed within 24 hours, which is great."

Bell adds, "Even better, now that DXC Assure Claims with additional digital capabilities is available, DXC manages all of our upgrades on the AWS cloud."



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Platform for growth

With all of these successes, The Black Car Fund became curious about other capabilities DXC could offer.

One option The Fund is pursuing is an internet-of-things play through DXC partner Scope Technology, which makes it possible to track cars in real time.

“Their technology enables us to know that one of our covered members was in an accident almost instantaneously, whereas before, we may have a lag time of a month or even longer,” Bell says. “Now we can instantly pull information from the cars ... and reach out to the drivers to find out if they need help.”

Innovation is critical in the industry, given disruptors such as Uber and Lyft and self-driving cars on the horizon, Bell says.

“You always have to innovate and stay up to date,” he says. “There is always room for improvement; there is always room for change.”

DXC Assure Claims moves claims processing even further into the future with the use of APIs to access services by making it easier to get data into and out of the system.

As The Black Car Fund looks to expand its ecosystem of partners to help with claims processing, DXC Assure Claims will quickly and efficiently integrate with those companies’ solutions.

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