



DocCare rolls out mobile document capture capability to the insurance market

“Our partnership with Spigraph Network creates simple and effective solutions to complex business problems.”

Johan Scherpenborg,
General Manager, DocCare

OBJECTIVE

To let insurance claimants use mobile devices to capture and submit process-ready images of claim forms and other documents to DocCare for processing. The chosen solution must:

- Deliver a simple, easy-to-use mobile application requiring no consumer training or expertise
- Deliver high quality, low overhead images for data capture and downstream processing
- Enable interactive control of the customer engagement experience
- Provide DocCare’s insurance provider customers with unified system management, security management and comprehensive usage analytics

PROPOSED SOLUTION

An automated mobile capture App developed with Spigraph Network and based on CumulusPro image capture technology. The system consists of:

- A consumer-downloadable App – cAPPture - for both iOS and Android platforms, plus a web-based solution for PC-attached scanners

- An administration suite hosted on Microsoft Azure cloud services
- Customised usage analytics and dashboards
- Integration with DocCare’s customer’s security and client management systems

MOST IMPORTANT ADVANTAGES

The solution has a number of important advantages for DocCare:

- Allows DocCare to stay ahead of rapidly changing consumer behaviour
- Extends DocCare’s image quality control standards out to the end-user
- Improves OCR data conversion rates for mobile-captured images from less than 10% to over 80%
- Significantly reduces data capture re-work and document re-submission costs
- Very rapid deployment of the complete solution to new DocCare customers, measured in hours rather than days or weeks

On a daily basis DocCare's staff will typically process over 150,000 documents.

CUSTOMER

DocCare

SECTOR

Document Processing, Document Archiving and Digital Mailroom services primarily in the healthcare insurance and local municipality sectors.

DOMICILE

Tiel, The Netherlands

WEB

www.doccare.nl



BUSINESS CONTEXT

For over forty years DocCare, a business process outsourcing company based in Tiel, The Netherlands, has been providing Transaction Document Processing, Document Archiving and Digital Mailroom services to its customers, primarily in the healthcare insurance and local municipality sectors.

On a daily basis DocCare's staff will typically process over 150,000 documents which, for their healthcare insurance customers, consists of insurance claim forms, medical information, billing documents and any other correspondence DocCare receives on behalf of its insurance provider customers.

Traditionally, all documents received by mail are prepared by the staff at Tiel and then captured by high-volume scanners to create digital images that are then processed by OCR and document classification software to extract pertinent business data from the documents. This data, plus the document images, are then sent on to DocCare's healthcare insurance customer for downstream processing, for example Accounts Payable.

One of the key factors contributing to DocCare's success has been close quality control of captured document images.

High quality images means accurate data capture from OCR, which in turn minimises the need for manual intervention to correct data capture errors, or key entering missing data. Automatic document classification software also requires high quality images.

But changes in the way customers correspond with their healthcare providers began to threaten DocCare's efficient business process. Initially, rather than using surface mail, the spread of Multi-Function Printers in the home meant that customers could scan a document at home and email it in for processing.

Then the rapid adoption of mobile devices – both phones and tablets – all armed with cameras provided yet another way for the customer to capture documents.

These changes in consumer behaviour undermined the image quality control standards that DocCare had developed over the years and this in turn began to impact downstream document processing accuracy, efficiency and costs.

And this was not just a marginal behavioural change – DocCare estimates that around 40% of customers now prefer to use their mobile device to capture and submit documents, and in the younger age groups this figure rises to over 70%. And, critically, OCR conversions rates for user-generated images can be as low as 2%!

What could DocCare do to regain control of image capture quality?

DocCare’s “cAPPture” app, available for both iOS and Android mobile platforms with many special features.

SOLUTION

For many years Spigraph Network has been DocCare’s provider of document capture technology, solutions and services, including the production scanners and software used in the Tiel operations centre.

Considered more of a partner than a provider, DocCare asked Spigraph Network if together they could find a way to extend image quality control out to the customer’s mobile devices. After analysing the problem and evaluating alternative approaches, Spigraph Network proposed that they work with Singapore-based CumulusPro, a provider of cloud-based solutions for customer engagement and interaction.

They are represented in Europe by Spigraph Network – in devising a mobile solution that would enable consumers to automatically capture high-quality images with a custom-designed app that makes use of all of the “smart” features of today’s smartphones.



The result is DocCare’s “cAPPture” app, available for both iOS and Android mobile platforms, which features:

- Document images that are automatically captured when the image is detected and focused within the capture area, and then optimised for seamless back-end processing
- Two-way communication with the mobile user to enhance the customer engagement experience and lowers operational costs with the ability to request re-scans, flag wrong document submissions, etc.
- Image size substantially reduced to minimise transmission and storage requirements, a key feature with DocCare receiving tens of thousands of image submissions per day
- A single, easy-to-use administration systems, hosted on Microsoft’s Azure cloud platform, for both the mobile app and a web-based alternative for capturing higher-volume user documentation from PC-connected home scanners
- Additional features include security enforced by the insurance providers’ own infrastructure; integrated business analytics, and a per-transaction based licensing model

“Our OCR conversion rate improves from below 10 % to over 80 %”
Johan Scherpenborg, DocCare’s General Manager.

ADVANTAGES

To realise the benefits from cAPPture requires the co-operation of DocCare’s healthcare insurance customers who, in turn, promote the adoption of the mobile app by their consumer customers. For example, DocCare has deployed the cAPPture solution to one of its customers, Turien & Co (www.turien.nl) – one of the largest underwriters in The Netherlands – who encourage their customers to download the cAPPture app and use it to quickly and easily submit documents and forms to Turien, via DocCare, for processing.

“Now when a claimant uses cAPPture on their mobile device to send a document image to our Tiel operations centre, our OCR conversion rate improves from below 10% to over 80%” said Johan Scherpenborg, DocCare’s General Manager.

“This has significant impact not only on our internal processing costs but also on the quality of the data we pass on to the insurance provider, and ultimately in their customer’s satisfaction with the overall claim process.”

DocCare realises that the world is moving rapidly from transactions based on the exchange of physical document to a multi-channel, multi-media environment and that existing technologies and business processes need to be adapted and extended – right out to the customer in this case – to meet and take advantage of the consumer’s changing behavior and expectations. Together with their partner Spigraph Network, DocCare plan to take their enhanced document management capabilities, developed with CumulusPro’s capture technology, into new markets including generic enterprise Digital Mailroom services and to over four hundred local Municipalities in The Netherlands.

ABOUT DOCCARE

DocCare delivers efficient integration of both traditional paper and digital document streams and processes over 150,000 documents per day received from approximately 8 million citizens on behalf of their clients that include healthcare insurers, healthcare providers and local municipalities.
www.doccare.nl

“Spigraph Network is pleased to partner with DocCare in providing leading-edge technology and industry expertise to help address their document capture needs” said Wayne Davey, CEO Spigraph Group.

ABOUT SPIGRAPH NETWORK

Spigraph Network is the leading provider of intelligent scanning, capture and document process solutions in EMEA. Our robust portfolio includes document scanners from the world’s leading manufacturers, best-of-breed capture software and comprehensive services to automate document-driven business processes. www.spigraph.com

“CumulusPro’s versatile image capture technology is the perfect foundation for DocCare to develop their cAPPture mobile application. With 20+ years’ experience across EMEA in the document solutions industry, Spigraph Network is well positioned to support DocCare’s growth plans and to help them provide world-class document processing services to their clients.”

