

The Helper Bees and Fortune 500
Long-term Care Insurance Carrier
Partner to Create Policyholder
Assessment Tool That Translates
to \$1M in Cost Savings





The Helper Bees' Benefit Eligibility Assessments (BEAs) are conducted using a digital, paperless assessment tool proven to save time and money for insurance carriers.

Experienced Registered Nurse assessors, acting as a neutral third party, conduct a policyholder's initial functional assessment or benefit eligibility assessment either virtually, telephonically, or in-person.

Introduction

During the pandemic, virtual BEAs decreased the risk of infection while providing actionable data to the carrier during this challenging time.

Now a vital part of The Helper Bees (THB) Aging-in-Place Platform, BEAs have demonstrated many more areas of usefulness:

- Determine care eligibility and plan of care via machine learning models
- Reduce average cost per assessment by 30%
- Reinforce data security via digital integrity
- Accelerate turn-around time with ease of virtual scheduling
- Increase convenience for the claimant and/or their family

CASE STUDY

Can an Advanced Nursing Assessment Determine Recoverability?

The Helper Bees partnered with a Fortune 500 industry leader in hybrid LTC claims. This Carrier had not conducted benefit eligibility assessments with their policyholders prior to their engagement with The Helper Bees in mid-2021. Instead, they relied on physicians' reports to determine policyholder status and identify whether an updated care plan was needed.

The Carrier became concerned that the physician reports were not providing optimal results, as a benefit eligibility assessment had become the de facto industry standard. The Carrier felt that the physicians were not providing objective feedback and were simply signing off on reports that indicated a liberal definition of level of care, thereby increasing claims reimbursements costs. Their signatures often were issued without seeing the patient and without taking time to properly assess patient needs.

The Carrier initiated a pilot project with THB, using the company's team of in-house nurses to act as an objective third party to help assess policyholders and determine future levels of care and recoverability.

Given THB's proven success with BEAs and the Carrier's lack of experience in this area, THB worked with their clinical team to build a targeted nursing assessment tool that would help to determine whether their existing claims block could benefit from using an assessment tool that accurately defined level of care needs.

THE GOAL

The goal was to complete 100 to 120 assessments in the pilot. The Carrier ran a sophisticated data model to identify policyholders who had been on-claim for an extended period and might benefit from an individual assessment. Because the Carrier had never done individual assessments before, they relied on THB to help them implement the BEA process to identify policyholders from this group who had already recovered (no longer eligible for claim) or had a potential to recover (so the Carrier could implement more frequent follow-ups).

If plans of care (POCs) for the policyholders weren't available, THB created them.

SECONDARY GOAL

The secondary project goal was to deter fraud, waste or abuse anticipating that the BEA process would be more involved, interactive – and accurate. For example, when nurses completed their assessments, they recommended a date for reassessment. This helped the Carrier discern whether or not THB thought the individual had the potential to recover with continued treatment. This process provided the Carrier with additional guidance and structure. If patients wanted to convert to telephonic assessments rather than virtual, a valid reason and the Carrier's approval were required.

Pilot Highlights

The Carrier relied on THB's experience with assessments and their custom-designed assessment tool to structure the pilot and meet plan goals.

The Carrier pilot:

- Featured a proprietary BEA that was developed by The Helper Bees based on industry experience and data analytics
- Demonstrated that the addition of the BEA to the eligibility process was worthwhile and reduced costs
- Identified claims that were ineligible (for claim) after the assessment was completed
- Discouraged fraud by adding a layer to the claims approval process that is hard to falsify, resulting in three claims being closed without completing the BEA
- Provided more detailed information on the status of the insured, allowing the Carrier to adjust their recertification process accordingly

Results

This was a true partnership between The Helper Bees and a Fortune 500 LTC Carrier, built around The Helper Bees' BEA tool; nurse assessors who are trained to be active, intuitive listeners; and The Helper Bees' proven process which included virtual meetings with care recipients, resulting in more meaningful assessments and data.

Due to the success of this pilot, the Carrier has integrated these individual assessments into their standard process going forward - assessments powered by The Helper Bees' digital process and clinical team to provide data-rich insight and a clearer view of the insured's status.

Pilot results found about 15% of assessed policyholders were deemed "recoverable" and taken off claim, indicating that had these assessments been conducted on a regular basis, the Carrier would have had more accurate reporting on their policyholder population.

Initial, early results of the 2-month pilot indicate \$1M in reserve savings for the Carrier, resulting in an incredible 110x ROI.