

UnitedHealthcare taps Internet to reduce paperwork

By **Mike Colias**
Staff Writer

For small-business customers of UnitedHealthcare of New England, managing employee health benefits just got easier.

UnitedHealthcare earlier this month launched a new program for small groups (2 to 50 employees) in Rhode Island called eServices.com. The suite of Internet-based applications, accessible through www.employereservices.com allows benefit managers to make changes to health benefits online, eliminating tedious paperwork and lengthy processing delays.

Via a secure Internet connection, office managers can conduct their most routine dealings with the insurer: enroll new employees, update employee-eligibility status, select or change a primary care physician, check claims status and request an employee identification card.

When a new employee enrolls or when an existing employee leaves, or adds or drops dependents, or changes his or her address, the office manager can make the appropriate changes online, which then filter through UnitedHealthcare's system in real time. Normally those changes take as long as two week, according to Casey Wassem of UnitedHealthcare.

"We've gone from a few weeks down to seconds," Wassem said.

The Web site also can create customized reports for customers to look at detailed financial, medical, membership and network information. Standard reports can be downloaded into spreadsheets so members can manipulate data on their own.

The eServices.com site also simplifies billing, allowing some users to securely view and remit invoices online. Billing information is simultaneously updated when changes in eligibility information are made.

eServices.com is available to all of UnitedHealthcare of New England's 2,000-plus small-group members at no additional cost, provided they have Internet access. The insurer introduced e-services to mid- and large-sized members last year, and adoption by those employers has been "nothing short of spectacular," said Budd Fisher, UnitedHealthcare of New England's chief executive officer.

Claudia Cavallaro, benefits manager at Salve Regina University in Newport, has been using the eServices.com site for more than a year to manage health benefits for about 300 university employees.

"It allows you to make almost any employee enrollment or change in health benefits, rather than

mailing enrollment forms to United," she said, adding that new enrollments often took as long as four weeks via mailed forms.

UnitedHealthcare also recently launched a new program that streamlines the quoting process for insurance brokers: www.uhcexpress.com. The program allows brokers to generate quotes online within minutes, replacing a system of phone calls, faxes and face-to-face meetings that usually takes a few days to produce a quote.

UnitedHealthcare trained more than 70 small-group brokers to use uhcexpress.com on Aug. 7, according to company spokeswoman Debora Spano.

Fisher said the two Web sites are components of an ongoing effort by United to make technological changes to benefit members. "We don't see this as revolution, we see it as evolution," he said. "We're going to make these kind of investments on an annual basis."

Nationally, UnitedHealthcare spends between \$350 and \$400 million annually on new technology initiatives. ■