



## E-Initiative

Sandra Latham, LTCI Partners

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Brian Morton, SureLC

*Utilizing Technology and Balancing Risks*



# Operations

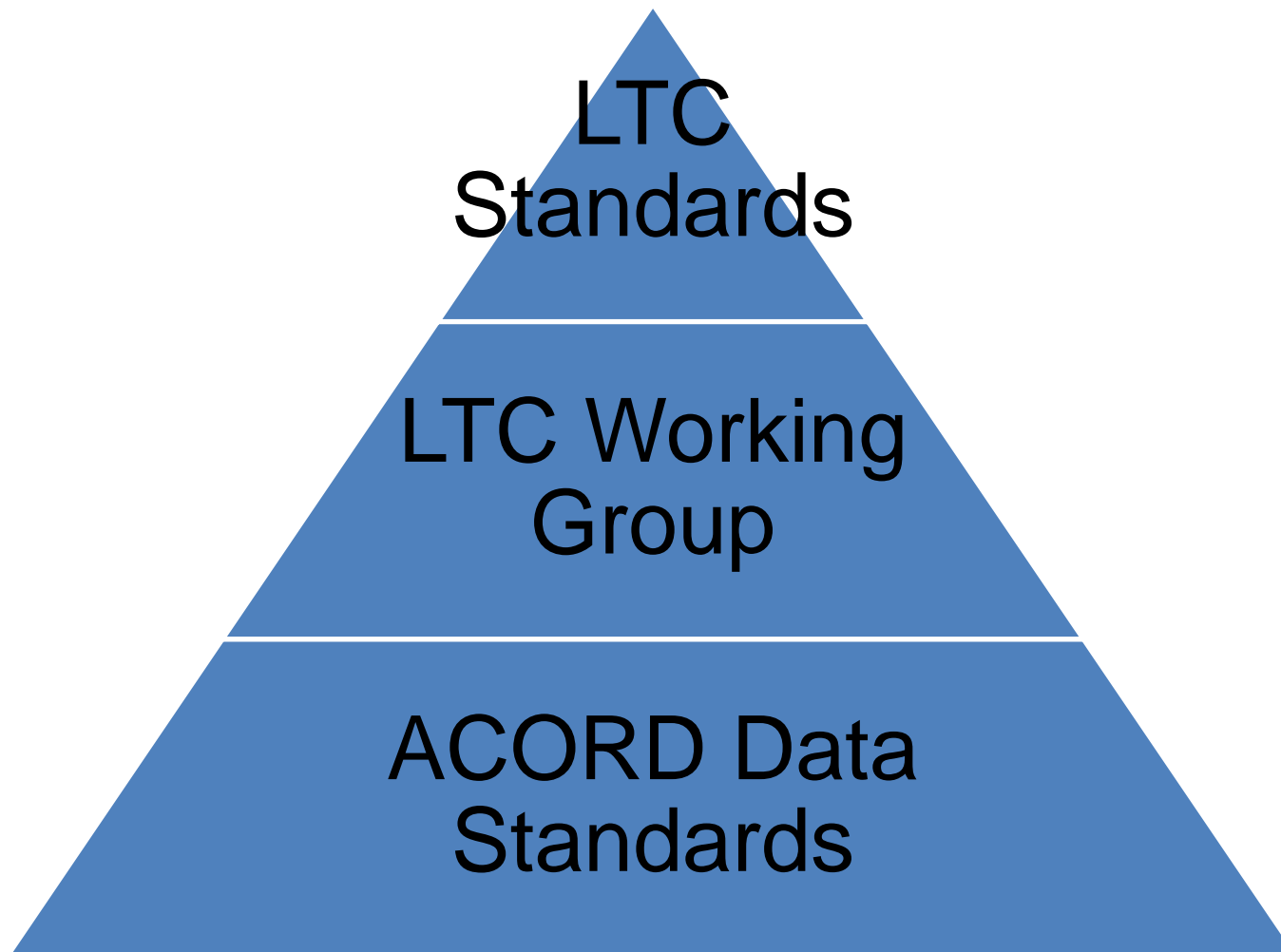


## How we got here.

Sandra Latham, LTCI Partners

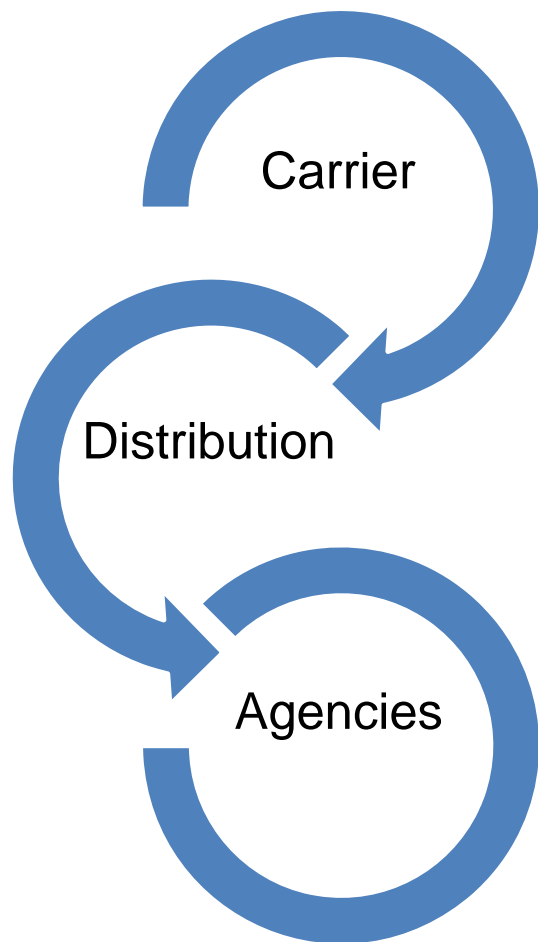
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## What are we using?



- **Policy Status Updates**
- **Commission Feeds**
- **Advisor Appointments**

# Meanwhile back at the Office



- Carriers' are building their own stand alone e-Solutions.

Pro's	Con's
Speed to delivery	Replaced multiple paper apps with multiple technology apps
Less Compliance Concerns	Technology conflicts in the field
No 3 <sup>rd</sup> party integration needed	Not conducive to call center atmosphere
Establishment of straight through processing	Lack of adoption



- LTC Business Technology Group
  - Formed in 2011
  - Carriers, Distributors and Vendors
    - Organization chair from each category
    - All major carriers are participating
    - Several large distributors
    - 3<sup>rd</sup> party vendors



<b>Answer Options</b>	<b>1st</b>	<b>2nd</b>	<b>3rd</b>
e-Applications	9	4	3
e-Commissions	2	1	2
e-Contracting & Appointment process	3	2	1
e-Policies	1	1	1
e-Signatures	3	4	3
e-Status delivery between business partners	2	2	3
Interfacing with a business partner; standard rules of	0	1	1
Quoting software - only web based applications	3	1	0
Regulatory & Compliance (HIPAA & HITECH)	2	2	1
Reporting	0	0	2
Requirements - receiving PHI, F2F & APS's	3	2	3
Web Integrations with business partners	1	2	0
Underwriting Codes - Common coding for status feeds	0	3	0
Other (please specify)			



Insured	Marital Status	X	X	X	X	X	X	X	X
Insured	Age	X	X	X			X	X	
Insured	Gender	X	X	X	X	X	X	X	X
Insured	Tobacco Use	X		X	X	X	X	X	
Insured	Residence Street	X	X	X	X	X	X	X	X
Insured	Residence City	X	X	X	X	X	X	X	X
Insured	Residence State	X	X	X	X	X	X	X	X
Insured	Residence Zip	X	X	X	X	X	X	X	X
Insured	Residence Phone	X	X	X	X	X	X	X	X
Insured	Mobile Phone	X	X	X		X			
Insured	Company	X	X	X	X	X	X	X	
Insured	Business Street	X	X	X				X	
Insured	Business City	X	X	X				X	
Insured	Business State	X	X	X				X	
Insured	Business Zip	X	X	X				X	
Insured	Business Phone	X	X	X				X	
Insured	Business email	X	X	X			X	X	
Insured	Group or Case Number/Identifier		X				X	X	
Insured	Title				X			X	
Insured	Billing Street				X		X	X	X
Insured	Billing City				X	X	X	X	X
Insured	Billing State				X	X	X	X	X
Insured	Billing Zip				X	X	X	X	X
Insured	Birth State				X	X	X	X	
Insured	Birth Country				X				
Insured	Height				X		X		
Insured	Weight				X		X		
Insured	English Speaking				X				
Policy	Carrier Name	X	X	X			X	X	
Policy	Plan Name	X	X	X	X	X	X	X	X
Policy	Date Signed	X	X	X	X		X	X	X
Policy	Policy Number	X	X	X	X	X		X	
Policy	Signed State	X		X		X	X	X	
Policy	State of Application	X	X	X		X	X	X	
Policy	Multi-Life	X	X	X		X	X	X	





- Formed Sub-committees on key focus categories
  - E-contracting
  - E-application
  - Looking at E-signature, Document Storage and E-policy



# Membership Registration Form

## LTC Business Technology Committee

### Organization Name

Please indicate organization type below:

(Eligible for full membership):

- Independent brokerage general agency
- LTC insurance home office
- Medical information service provider
- Technology service provider

(Eligible for extended membership):

- Industry Association
- Marketing Group
- Other: \_\_\_\_\_

### Registered Member Name(s):

1. Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

**All registered members** - I have read, understand, and agree to abide by the membership responsibilities explicitly defined and implicitly embodied in the spirit of the Committee's charter and mission statement particularly with respect to the prohibition of any anti-competitive activities and to the Committee's ownership of any intellectual property developed by the Committee members or on the Committee's behalf.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Full members only** - willing to serve as Chair (Y/N)? \_\_\_\_\_

2. Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

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Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## E-Contracting

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# Goals of E-Contracting Initiative



- Break e-Contracting process into simple steps, with well defined interfaces and validations
- Define workflows and results for each step
- Define way for carriers, agencies and states to provide rules for data validation.
- Make these rules easily adoptable / extendable for new carriers/products/regulations

# Scope of Initiative



- Define Data Elements for efficient contracting / appointment processes
- Provide them as extension to the Acord standard (410 transaction) as well as independent namespace for standalone applications
- Provide examples for most use cases, including appointments for all types of “doing business as”, and different LOAs/products



- Extensions to the Acord 410 standards
- Defining reference implementations for carriers rules per product/state
- Defining state/carrier rules for validating compliance
- Reference implementation of clearance house to provide validation for different parties



- Develop reference implementation of the clearance house for all the validations, training requirements, compliance, etc.
- Provide reference implementation of the workflow for BGA process outsourcing, carrier process outsourcing, NIPR processes of appointing, terminating, and notification of the appointment process progress



## E-Application

Andy Falvey, Aplifi

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- E-App
  - Updates from January meeting
  - Drop (Short) ticket vs. Full App
  - ACORD Working Group
- Other E-Apps
  - Life
  - Annuity
  - P&C
- Mobile Apps

# QuickTicket Flow Chart

