

CASE STUDY

# ScaleHub = instant scalability for one of Germany's largest public health insurers



## challenge

Implementing a business process automation platform and optical character recognition (OCR) had helped one of Germany's largest public health insurers to automate its business processes. However, the task of validating customer information from incoming forms still had to be performed manually.

## to understand how this impacted application processing, let's zoom in on a single month:

- Of the 25,000 applications for child illness benefits scanned that month, the insurer's automation platform was only able to process 40%
- The resulting backlog--15,000 scanned applications--had to be manually processed by the insurer's mailroom staff
- Each of the 25,000 scanned applications had to be manually validated

One reason for the low throughput is the nature of the application itself: the submitted forms are detailed and filled out by hand. Proper validation of the form data required intensive training, both to understand the contents, as well as the validation interface. And, finding enough staff to even cover the workload of manual validation had been a challenge.

But that was before the pandemic. Before already stressful but somewhat predictable seasonal peaks—flu season, for example—would cause enough chaos. With the pandemic, however, the flood of disability certificates and applications for child illness benefits was unprecedented. Meanwhile, the company's staff was, like the rest of the world, getting sick and having to quarantine for two weeks at a time. In other words, it was the perfect storm.

The pandemic only underscored the need for a way to manage data validation under any circumstances.

How could the company safeguard its promise to deliver exceptional service to its customers, when exceptional service meant fast—ideally straight-through—processing? Additionally, the insurer is prohibited from allowing customer data to leave its infrastructure, limiting potential solutions to its manual data validation challenges.

## solution

Though fascinated by the concept of crowdsourcing, the insurer was limited by the inability to allow customer data to leave the organization. But, the seed of an idea had been planted. The insurer realized that with ScaleHub, it could potentially leverage the crowdsourcing business model—and the advantages that model unlocks—without having data outside its own IT infrastructure.

The key was to incorporate ScaleHub's Crowdsourcing Portal into the insurer's own IT infrastructure. This way, crowd contributors are sourced only from within the insurer's mailroom and scanning center staff, and customer data never leaves the organization. At ScaleHub, we call this a private crowd.

## **data validation revamped**

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### **here's how the insurer uses the ScaleHub Crowdsourcing Portal to make data validation fast, accurate and massively scalable:**

- First, the forms are cut into smaller individual fields, called snippets.
- In an instant, those snippets are grouped together by category and distributed among the insurer's mailroom and scanning center staff.
- Using an intuitive web interface, each participating employee enters what he or she sees in those snippets.

By snippeting form data, the ScaleHub solution makes it possible for anyone within the insurer's mailroom and scanning center team to contribute to the data validation workload—no training or specialized knowledge required. As a result, the insurer is able to distribute the workload among more employees simultaneously. There are typically 40-60 people working within their in-house crowd during peak times.

And, to achieve the highest quality results, the ScaleHub solution automatically sends the same batch of snippets to a second participating employee. In the case of a mismatch, the snippet in question is sent to a third employee for a tiebreaker.

## results

The insurer kicked off a two-month pilot program in April 2021, using their internal (private) crowd on the ScaleHub Portal for just the child illness applications. After just a few weeks, they had already cut processing time by 7.5%, increased data accuracy to 98%, and freed up their claims adjusters for other tasks.

Meanwhile, the volume of applications was increasing as a result of the pandemic. Due to the early success of the pilot program, the insurer felt confident in adding a second form type—certificates of disability.

During the two-month pilot program alone, the insurer was able to validate a staggering 4 million snippets from 1.1 million certificates of disability.

**with ScaleHub,  
the insurer has achieved instant  
scalability.**

This means no more staffing, hiring or training challenges when it comes to data validation, regardless of fluctuations in volume. Since it runs the ScaleHub Portal on its own infrastructure, no data leaves the organization, and the insurer stays within the bounds of regulation.

Today, the insurer is evaluating other processes for its internal crowdsourcing portal, which has processing capabilities outside of forms, including semi-structured or even unstructured documents.

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