

What's Worse Than the Tax Man? Disability Quality Auditors... Or So You Thought

The Real Benefit of Quality Assurance and How to Maximize Its Potential

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It's been a long day at the office, and you're ready to pack it up and go home when: "ding, you've got mail." Of course, curiosity gets the best of you and you just have to open that email before you leave. Now you wish you hadn't. It's the result of a recent disability claims audit. As a disability claim manager, you're always troubled by these e-mails, but should they really trouble you?

Many people view Quality Assurance (QA) as nothing more than someone looking over their shoulder waiting to find "something" done incorrectly during the management of a claim. Most do not understand the real value quality audits provide for them, their company and their customers. Remember: "QA seeks fact, not fault."

If your company manages disability claims, then you know it is subject to a number of state and federal regulations. These regulations are in place to protect consumers, and to ensure that organizations adhere to appropriate claim management processes and quality measurements. External regulators and auditors routinely review companies to make sure these mandates are followed. QA is a fundamental part of ensuring that you comply with these requirements and meet the quality commitment that you have made to your customers. If you rely on your customers to tell you the effectiveness of your services, it may be too late.

Audits serve other important purposes: identifying trends and training needs, resulting in continual staff development and improved process efficiencies.

Quality Assurance and Customer Service

When it comes to customer service, the disability insurance industry is no different than any other industry: Our clients and customers demand and expect top-notch customer service accompany the products, services and solutions they purchase. It is imperative that your organization is able to review and measure the effectiveness of your services. You most likely have your own internal review process, but the

best way to gauge the quality of your services is through an independent QA audit.

Your customers know if your disability claim management practices are not meeting standards. They will see the results of your claim management, but may not know or understand why the results happen the way they do. QA audits will outline areas needing improvement and/or modification. And while some of the results may be painful to hear, your organization can use the results of QA audits to demonstrate to your customers that you are managing their disability claims using the highest possible standards, and addressing those areas that need improvement.

Using QA as a Training Tool

QA results are a key indicator of the effectiveness of your company's internal processes and staff proficiency. By compiling and evaluating the data, you can identify areas of excellence, as well as areas where additional training, coaching and/or tools are needed. Of course, the company must be committed to providing the necessary tools, training and coaching required to capitalize on this critical information.

With the company's full commitment and plan in place to provide the right solutions, you are on your way to becoming an organization that uses QA to its full advantage. By recognizing what is done well and providing additional training, you develop employees who are knowledgeable in their role, who possess skills and knowledge to perform their role and who have the appropriate tools to do their job and perform at a higher level. You also demonstrate an organization that is effective and efficient to customers who are increasingly pleased with your quality service. This will be evident in ongoing audits, customer feedback and employee retention.

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Creating a QA Training Tool

But just how do you create an environment that promotes and welcomes QA audits as fundamental and essential to the organization? How do you build an organization that is also committed to ongoing training and tools for continual improvement and excellence? Just like doing your taxes, the preparation time takes the longest.

1. Determine your needs and what is important to measure.

Create a QA audit tool that captures important data in what you feel are the key areas. If you assign a score to audits, determine a point value for each item you will be assessing. Consider assigning a point value based on the importance of the question. For example: Would you assign the same point value for a file that did not have a “pre-existing” evaluation completed appropriately as one with correspondence that had a typographical error? Not likely. Remember: You can’t manage what you don’t measure.

If you assign a numeric score to the audit, it is imperative that the score does not overshadow the “real learning” from the audit. Consider sharing the score with the managers and the content of the audit itself with each individual. This can be a “Catch 22.” You will have some individuals who want to know the score and some who do not. Whatever you decide, be sure you are consistent. Don’t assume you can create an audit tool in a vacuum. Be sure you have representatives from all of the appropriate areas to provide input in advance.

2. Determine how you will segment the data.

If possible, take the time to create an on-line audit tool. This will enable you to run the data in different ways and segment the information as you need. Depending on the sophistication of your QA system, you may want to ensure that your data can be transferred into an Excel spreadsheet or CRM to slice, dice and analyze.

3. Develop a quality audit team

All of this preparation ensures that you will capture the appropriate measurements for your organization, and allows you to segment your data to create multiple reports, which are useful to the organization. Along with performing the audits and identifying trends, helping employees understand the audit is equally important.

In summary, when the QA role is understood and supported by management, the entire staff can begin to understand its importance and support the function. Staff understanding and buy-in is a vital component to attaining the true value of this function. In addition, the company must support the findings with a commitment to ongoing training and coaching required as a result of the audits. Overall, you will not only have a unified organization that embraces the learning, but very satisfied customers.

So, next time you see a claims audit come across your desk, think about what you can learn from the findings which may ultimately result in your own personal growth, the growth of your company and your customer... “ding, you’ve got mail.” ■

How to Ensure the Findings From the QA Audit Are Not Lost:

Ensure that the true nature of QA Audits is part of the management team’s mindset.

Be sure that the entire organization understands the management team’s mindset that the QA audit is not “policing”.

Management must believe in the true value of QA audits and the overall positive results audits have on the company, the employees, and the customers.

If possible, use auditors who communicate the QA audit results in person with the appropriate parties.

Include Training and QA in one team to ensure that the appropriate training, coaching, and mentoring occur as quickly as possible.

Provide quarterly reports outlining the organizational, team and individual results. The relationship between QA, Training and the Claims organization is one of Partnership.

Recognize what is done well. When sharing the results be sure to include not only what needs improvements, but also where the organization shines! Celebrate those successes!



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