



## Setting a New Standard: Banner Health Leverages Technology to Reduce Risk, Elevate Service

*"Origami has created efficiencies to enhance operations, customer service, and decision-making. These efficiencies allow us to meaningfully participate in managing the organization's enterprise risk."*

**Rebecca Havlich**

Vice President, Business Health  
Banner Health

## At-A-Glance

### Company

Headquartered in Phoenix, Arizona, Banner Health is one of the largest nonprofit health care systems in the country. Banner Health operates in six states: Arizona, California, Colorado, Nebraska, Nevada, and Wyoming.

### Challenge

Move from multiple systems to a single RMIS as part of the creation of an enterprise-wide framework for the entire system's risk management, claims management, insurance policy administration, and security services.

### Solutions

Claims and Incident Management, Underwriting and Premium Calculations, Policy Management, Insurance Certificates, Online Portal

### Results

Banner Health is using Origami Risk's powerful automation tools to streamline workflows and drive efficiencies throughout its claims management operations. Banner teams are also taking advantage of platform flexibility to create successful technology solutions in areas that fall outside of the "traditional" realm of RMIS.



In 2014, shortly after joining Banner Health as vice president of Business Health, Rebecca (Becky) Havlisch began working to create an enterprise-wide framework for the entire system's risk management, claims management, insurance policy administration, and security services.

## The building blocks of risk management transformation

A key element of this initiative was the organization's move to a single risk management information system (RMIS).

At the time, Banner Health relied on separate server-based systems to address the needs of individual facilities and manage data related to the organization's insurance programs. This arrangement severely restricted the consolidation and sharing of policy, loss, and risk information. As a result, risk, operations, and security team members who relied on these legacy systems tended to work in silos, without the benefit of comparative data from Banner Health's extensive hospital and health care system.

This not only impacted the ability to perform enterprise-wide risk and loss trend analysis, comparative benchmarking, and risk allocation, it also hampered efforts to establish enterprise priorities for the development and implementation of targeted safety and loss control initiatives.

As a first step to address these issues, Banner Health's risk management team engaged in the exhaustive process of reviewing existing risk information systems to identify how to go about eliminating the duplication of functions, reduce the amount of time spent on maintenance efforts, and lower operating costs. This work also enabled Banner Health's team to assess workflow and communications for all lines of coverage, while simultaneously beginning to drive efforts to improve organizational efficiencies.

## Partnering with Origami Risk on a vision for success

In May 2015, as the Banner Health team completed the assessment of its legacy systems, it selected Origami Risk to consolidate the risk information resources for all their facilities in a single system. Functionality and resources would also be added in line with the Business Health team's aim to strengthen the health care organization's enterprise-wide risk management practices.



Banner's team believed Origami's cloud-based RMIS would allow them to achieve efficiencies through significant improvements in workflows and process—including enhanced communication and collaboration among their various management disciplines.

To get started, Origami's implementation team and Banner Health's executives participated in a series of meetings and phone calls to walk through the Banner Health team's priorities and map out the initial phase of implementation. This phase included migrating all data from the legacy systems into Origami and developing and implementing the wide range of specialized tools, resources, and functions required by the Banner Health team.

Meanwhile, Banner Health continued to grow. During the initial implementation, the organization acquired the University of Arizona Health Network. With its own system for managing claims, the network's data also had to be converted and integrated into Origami.

Overall, the scope of the initial implementation involved:

- Enhanced claims management functionality, beginning with general liability and professional liability insurance lines and subsequently extending to workers' compensation. Related functionality included individual claim tracking, claim management, and trend identification, as well as related analytical capabilities to support the establishment of targeted safety measures.
- Expanded loss control tools, such as incident management across all coverage lines and specialized





functionality for workers' compensation, professional liability, general liability, and tracking of HIPAA violations and training requests.

- Addressing processes related to risk finance, Banner Health's system-wide physician professional liability insurance application process, underwriting and premium calculations, policy management, physician credentialing, and issuance of insurance certificates.

## Bringing new dimensions to claims management

Prior to working with Origami Risk, Banner Health had a home-grown legacy system, maintained by two outside consultants, for its workers' compensation, professional liability, and general liability claims. All data in this system was migrated into Origami Risk—a conversion of more than 100,000 claims and document attachments. The conversion process began in June 2015 and was completed in six months.

The Banner and Origami teams then turned their attention to the organization's workers' compensation claim workflows.

Implemented in May 2016, the new claims management system is now used by Banner Health to drive efficiencies throughout its operations in Arizona—where it employs approximately 42,000 people, making it the state's largest employer—and several other states in which it has facilities. Features put into place include automated medical bill review, document management, and significant improvements in post-injury investigation.

Medical Bill Review – Banner Health leverages workflow

tools in Origami to automate its workers' compensation medical bill review process. This eliminates the need to have bills manually scanned and submitted for review by the medical provider. Today, Banner Health's workers' compensation claims team receives responses from medical providers and automatically keys them in. As a result, Banner Health is no longer dependent on retaining contractors to perform this function.

Post-injury Investigation – A new process utilizes a number of Origami features to significantly improve upon the paper-based process it replaced.

Prior to use of Origami, a paper form was filled out then scanned and emailed, or sent via interoffice mail, to the safety team. A member of the team was responsible for reviewing, codifying, and managing the forms.

Today, when an employee is injured, a new incident is entered into the system via a designated online portal. Origami then automatically triggers an investigation with an email message to the employee's supervisor. The message contains a link that, when used to access the system, gives supervisors details of the incident and prompts them to complete a post-injury investigation survey. The completed online form is then submitted electronically, dashboarded, and reported by the designated safety team.

## Driving accuracy, and efficiency in policy underwriting, administration, and management

Among the initial solutions implemented by Origami Risk was an automated system to handle physician professional liability insurance. Banner Health physicians now have access to an online portal for obtaining insurance. To initiate the process, a physician completes an online application.

Applications are rated using an established algorithm that assesses the physician's specialty, location, and prior loss history. Applications are then reviewed by Banner Health underwriters who assign the appropriate coverage and billing to the physician.

Today, all underwriting and policy administration for Banner Health's professional liability, general liability, and workers' compensation insurance is facilitated using Origami Risk. This includes the coordination of excess



medical malpractice coverage managed by Banner Health's captive insurance company.

## Automating physician certificates of insurance issuance

Each year, Banner Health receives tens of thousands of requests for proof of professional liability insurance of its physicians. Over the years, these requests were handled manually using a labor-intensive and time-consuming process. With the implementation of Origami Risk, Banner Health has been able to automate the process.

An online portal was set up into which requests are entered. When a request is submitted, the system automatically calculates, produces, and delivers the proper certificate to the person who requested the information. With additional enhancements currently underway, the system is nearly fully automated, thus reducing the number of resources needed to support the process.

## Enhancing services and security

The Business Health group saw opportunities to apply technology to disciplines traditionally outside the realm of RMIS. For instance, new capabilities developed with the assistance of the Origami team are helping address Banner Health's security and related services.

All Banner Health employees are required to have a badge in order to access its healthcare facilities. New employees are issued badges following completion of orientation training. Each security badge carries specific facility restrictions based on an employee's role and location. With a move to a new location, or the expansion of an employee's job responsibilities, facility access must be updated. Furthermore, designated expiration dates require that each badge be periodically renewed. To reduce administrative efforts, managing and tracking this process has been automated using the Origami platform.

At the same time, Banner Health sought a better way to capture and log all security incidents. In this case, the Banner Health security team worked with Origami to create a system for use in its facilities that captures all security incidents starting with the initial call logged by the dispatch team and completed as an event or incident report by the security officer including all actions taken.

The first week the system was implemented, more than 11,000 incidents were registered. Notably, the solution



replaced an inefficient system that didn't enable security managers to share information or compile reports to identify trends or issues. Now, Banner Health can establish consistent security policies across all of its hospitals and healthcare facilities.

## Supporting HIPAA compliance

Banner Health has also leveraged the flexibility of Origami Risk's custom entities with two modules used in support of organizational HIPAA compliance. One module provides colleagues with the ability to anonymously report any activity that may constitute a HIPAA violation. Submissions entered through a designated online portal are reviewed and, if necessary, escalated to the organization's privacy directors for further investigation and corrective actions.

The second module replaces use of spreadsheets for collecting and tracking the results of reviews conducted by personnel responsible for ensuring that HIPAA-mandated security protocols are in place at Banner Health facilities. For example, verifying that medical records are stored in locked areas, unattended laptops are properly secured, and that workstations and computer monitors are positioned to ensure protected health information is not viewable by unauthorized persons.

## Targeting improvements in property insurance, claims, and risk management

Even with an impressive list of accomplishments achieved to date, the collaboration between Banner Health and Origami Risk continues to thrive.



Slated for 2018 is the rollout of a new module developed to streamline the process of requesting, evaluating, approving, and tracking secondary professional activities—duties performed by Banner physicians that fall outside of the clinical care typically provided to patients, such as serving as a team doctor in a youth sports league. When a physician enters details related to an upcoming activity, the request is routed to a member the Secondary Professional Activities Committee (SPAC) for review and approval. Automated notifications and tasks in Origami Risk ensure the record continues to move through the system. No longer reliant on spreadsheets, the ability of

the committee to track and report on these requests will be vastly improved.

With Banner Health seeing substantial gains with casualty insurance program management and related claims, the Business Health group is now turning its attention to property risk. As a first step in this process, Origami has developed a property valuation tool that uses a customized portal for intake of property and automobile values.

Banner Health's property insurance is arranged through the commercial insurance market and involves a complex structure. When fully implemented, the tools and resources available through Origami are expected to help Banner Health's insurance broker enhance its program structure, eliminate coverage gaps, and achieve efficiencies that may result in reduction of Banner Health's total cost of property risk.

Meanwhile, the Business Health group continues to collaborate with the Origami Risk team to identify additional areas in which technology can be deployed to drive efficiency and elevate performance. Simultaneously, data captured using current applications are being maintained and analyzed to support the Business Health group's focus on enterprise risk management.

## ABOUT ORIGAMI RISK

Origami Risk has consistently been named the leading unbundled risk management information system year after year by the annual Advisen RMIS Review. A mutual respect between our customers and us is what sets us apart. In fact, our respect for customers is really at the heart of our business decisions—from how we build our product, to the technology we've chosen to support our product, to the professionals we hire to serve our clients.

We take customer satisfaction seriously at Origami Risk, and we have the results to prove it with industry-leading awards and incredibly loyal customers who continually validate our product and services. Gain efficiencies with easy-to-use software. Achieve success with analytics that prove your results. And experience satisfaction with a collaborative and customer-focused service model.

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