

Progress Corticon for Progress OpenEdge

Success Story at Caidan – Meridian Health

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PROGRESS
EXCHANGE 2013

DISCOVER. DEVELOP. DELIVER.

Agenda

- What is Corticon Business Rules Management System?
- Caidan / Meridian Health Plan Success Story
 - Corticon + OpenEdge in Healthcare
- Other Corticon Success Stories

What Is Corticon Business Rules Management?

**Software to help make
the **Right Decision** at the **Right Time**
with **Business Agility****

- **Should we pay this claim?**
- **What offer should we make, now?**
- **What resource should we allocate?**

What Is Business Rules Management?

Decisions are governed by business rules



DECISION

Should we pay
this claim?



RULE

Reject claims with
invalid billing codes

BRMS – Business Rules Management Systems

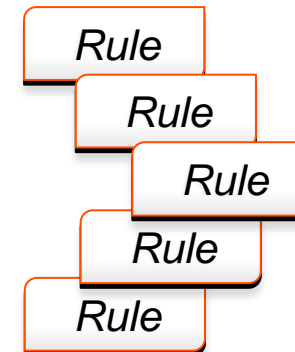
(a.k.a. rule engines) externalize decision logic from applications and represent as business rules



**Claims Management
System**



BRMS



The Problem: Automating Business Rules

Traditional approach is programming-based

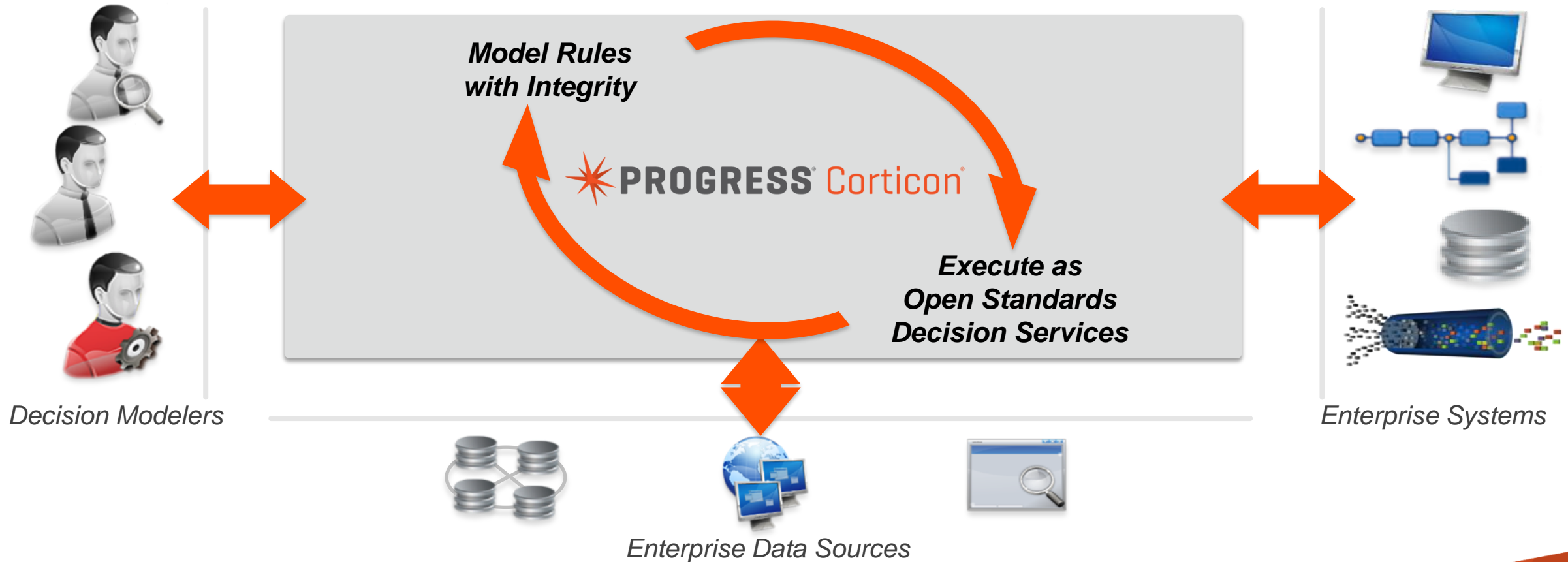
- Simple rules difficult to automate, sophisticated ones impossible
- Single change can impact hundreds of rules/processes



There Is a Better Way...

The Solution: Progress Corticon Business Rules Management System

- Separate decision logic from code
- Empower business users
- Ensure performance & scalability
- Enable fast, safe changes



Progress Corticon: 500+ Customers

INSURANCE	FINANCIAL SERVICES	GOVERNMENT	HEALTH & HUMAN SERVICES	eCOMMERCE
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FBI



OPM



TOKIO MARINE



DIA



State Department



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Progress Corticon: Key Use Cases

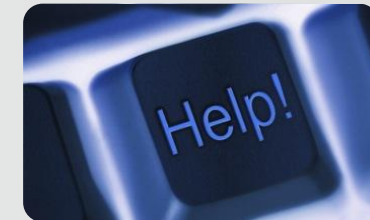


Commerce (Sales & Marketing)

Apply – Price/Quote – Recommend – Police

Customer Servicing

Intake – Validate – Adjudicate – Recover – Fraud



Manufacturing & Supply Chain

Production Planning – Resource Allocation – Logistics

Enterprise Rules Management

Decision Analytics as a Business & IT Discipline



Executing Manufacturing Process Excellence



Market Segment: Manufacturing

Application: Production Planning System Development

- Complete system re-engineering and replacement to:
 - Increase flexibility and agility in manufacturing process
 - Accommodate a wide range of ever-changing commercial and production rules
- Corticon chosen because:
 - Accelerated application development and maintenance
 - Increased business transparency and control – rules managed by industrial engineers
 - Ease of integration

See: <http://www.progress.com/docs/casestudy/Columbus.pdf>

Next Generation eCommerce



Market Segment: eCommerce

Application: Online marketplace

- World's largest online marketplace
- Corticon used in next generation eBay marketplace
- Corticon selected over in-house rules engine, IBM Ilog, and open source due to:
 - Scalability to millions of transactions per day
 - Guaranteed rule integrity
 - Speed of development
 - Processing >40M transactions per day, <10ms per transaction

Claims Processing with BPM



Market Segment: Insurance

Application: Asset Damage (Property & Casualty)

- One of the world's largest life insurance and pension companies with millions of customers worldwide
- Considerable cost and FTEs reductions as result of straight-through processing
- Improved customer satisfaction (quicker claims handling)
- Less IT dependency, domain experts owns content and change process
- Staying compliant and consistent with government regulations
- Straight-through processing (STP) achievement circa 85%

Corticon Case Study: Enterprise Rules Management



- Central component of Service Oriented Architecture (SOA)
- ~200 decision services, with thousands of rules
- Mission-critical applications include:
 - Customer Acquisition
 - Self-service
 - Contact Management
 - Product Specification
 - Benefits Administration (Claims)
 - Workflow Routing
 - Orchestration
 - Document Generation



“Before the Simply Unum project, a customer could wait eight weeks after a price quote was accepted before their policy was issued; now it takes as little as a week.”

“**Changes that would have taken weeks can be made in days** even including all the necessary IT governance and controls. And changes are made with **accuracy and confidence** now, thanks to the model-driven approach and rule verification built into Corticon.”

See Corticon-Unum Success Story at www.progress.com

Auto Loan Origination and Processing



Market Segment: Financial Services

Application: Loan Origination & Processing

- GMF is the in-house financial arm of General Motors, providing financing options to GM's 13,000 dealerships and 831,000 customers
- Corticon used by GMF to automate rules management for its loan product lines; retail, lease, and balloon
- Corticon selected over in-house Tibco Active Matrix BusinessWorks BPM tool due to:
 - Agility to easily change rapidly changing business rules
 - Ease of use for non-technical business stakeholders to make rule changes
 - Rule integrity & scalability

Next Generation Rules Integration – Corticon & Salesforce.com



Market Segment: Computer Software

Application: Lead Allocation and Territory Assignment

- Adobe Systems is the leader in desktop publishing software that helps its customers create, distribute, and manage digital content in a variety of ways
- Corticon has been integrated into Adobe's Salesforce.com environment to automate the following rules:
 - Lead Allocation – lead distribution rules among sales teams
 - Territory Assignment – territory assignment rules for sales personnel
- Corticon was chosen largely because of agility to easily change business rules, rule accuracy & rule completeness, and scalability

Offering Next Generation Travel Booking to Consumers



Market Segment: Travel & Leisure
Application: Online travel portal

- Netherland's largest online travel booking site
 - 1350 employees, 178 travel shops
- Corticon used in web travel booking portal to manage consumer payment options
- Corticon chosen because:
 - Speed of development (agility), independence from outsourced IT staff
 - Short change cycles, flexibility, business control
 - ROI

“The Progress business rules management software makes everything significantly faster. A rule change that used to take five days to code and implement can now be completed in a few hours.”

*Lucas Nijenhuis
Functional Architect
D-reizen*

Keeping Pace with Social Benefits Legislation



Market Segment: Government

Application: Benefits Administration

- Danish Board of Industrial Injuries, established in 1898 - Copenhagen, Denmark
- Government - Social Security, agency under the Danish Ministry of Employment
- Modernize existing IT infrastructure for management of workers' compensation claims, private insurance claims, and claims pertaining to victims of the Second World War.
- Ease of use & less IT dependency, domain experts owns content and change process
- Cope with year on year changing regulatory content, run adjudications against “old” legislation
- Effortless integration with Business Process Management (BPM) and embedding in .NET technical environment

Accelerating the Administration of the Lease Car Repair Process



Market Segment: Fleet and Vehicle Management

Application: Maintenance and repair authorizations

- The leading company in operational leasing and fleet management market in Portugal
- Partner built a .NET web based business application to fully automate the maintenance and repair authorization process between local car dealers and the renting company (receipts and validation of authorizations + billing). All rules externalized in Corticon in order to:
 - Reduce fleet maintenance costs (avoid unauthorized repairs & replacements)
 - Improve the efficiency and effectiveness of the process (all electronic)
 - Reduce costs of processing suppliers' invoices
 - Improve control and management of the processing of suppliers' invoices

Claims Processing with BPM



Market Segment: Investment banking

Application: Wealth management and administration

- Provides a wealth management platform and administration focusing on investment performance and intermediary / investor relationships.
- Corticon rules have been integrated with third party BPM system.
- Corticon selected because:
 - Enables to stay compliant and consistent with frequently changing government regulations
 - Enables to delegate rules authoring to domain experts to own content and change process.
 - Can be easily integrated with their BPM system (separate the “know” from the “flow”).

Extending Small Loans and Collecting Debt



Market Segment: Financial Services
Application: Loan Accreditation

- Provisioning of small loans to the South African market. Streamlining of debt collection process through home grown BPM system (.NET).
- Corticon selected because:
 - Provides flexibility to quickly change debt collection and loan provision rules without touching any system code
 - Can be easily integrated with home grown BPM system and be embedded in existing .NET infrastructure
 - Accelerate business application development and reduces time spent on maintenance

E-Prescribing the Right Drugs To Patients in Romania



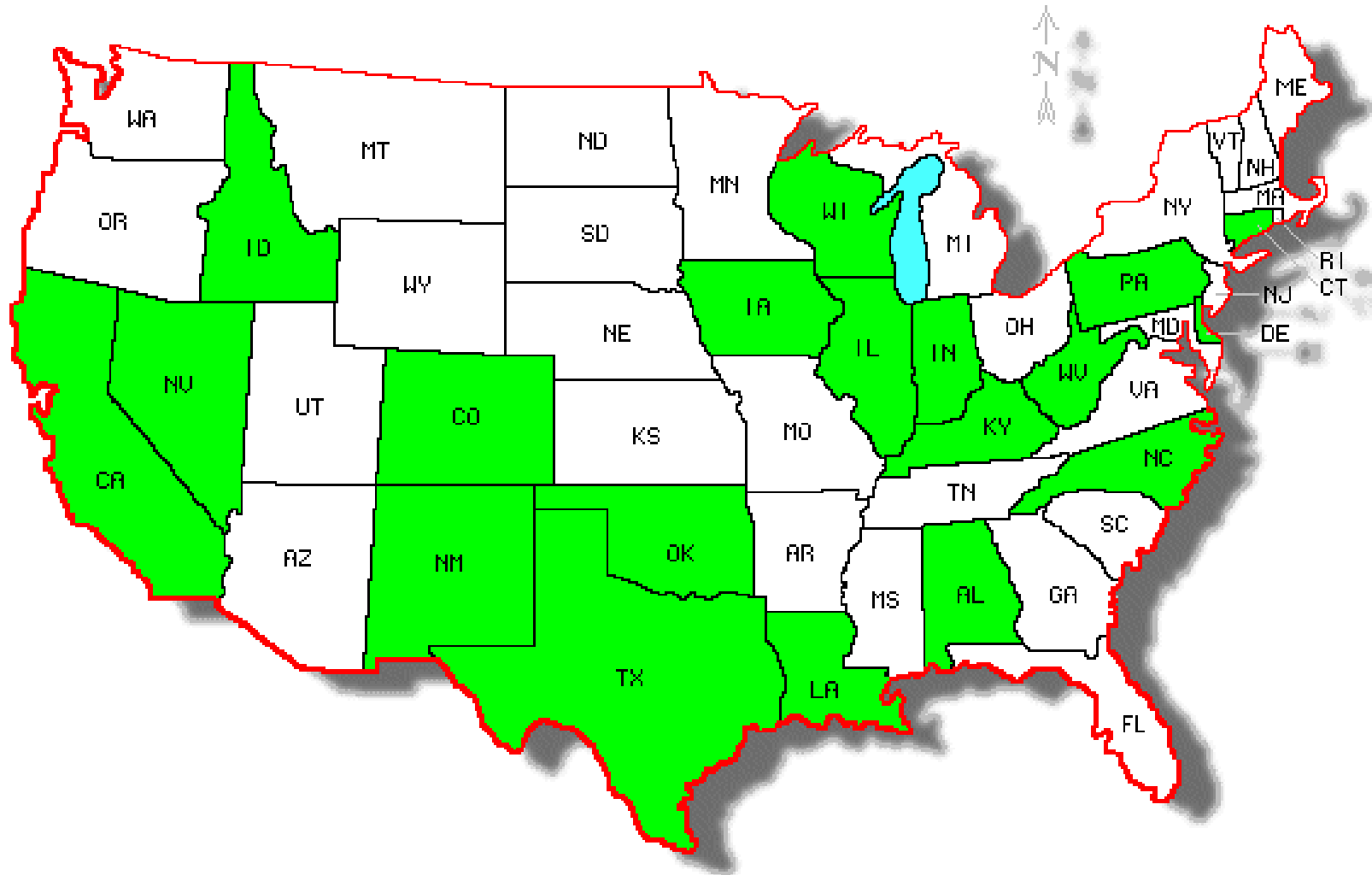
Market Segment: Healthcare

Application: Drug prescriptions

- Autonomous public health institution which administrates and manages the Romanian health insurance system in order to apply the government's policies and programs in the health care field.
- Drastic reforms of the Romanian Health Care service to combat wide spread fraud and reduce costs dictated the government to modernize their legacy systems
- Corticon chosen because:
 - Ability to process high volumes of transactions (scalability)
 - Ease of development – rules integrity
 - Seamless integration with the National Health Insurance Fund existing BPM system

Corticon HHS Customers

19 states (38%) have chosen Progress Corticon as their Business Rules solution.



Intelligent Web Self-Service for Citizen Eligibility



Organization: PA Department of Public Welfare

Application: HHS integrated eligibility & online application

- COMPASS – Citizens interact online with HHS agencies
- Automated complex rules for eligibility, benefits, payments and fraud
- Screening, application routing, and verification across multiple HHS case management systems
- Accelerated development and change cycles, reduced project risk
- Batch processing for data exchange (tax and employment records reviewed for recertification)

Multi-Program Integrated Eligibility



Organization: New Mexico Department of Health Services
Application: HHS integrated eligibility

- ASPEN – Multi-Program Integrated Eligibility
- Incorporates New Mexico Works (TANF), SNAP, LIHEAP, State-funded cash assistance, Refugee Cash Assistance (RCA), over 30 categories of Medicaid.
- Mandated a rules-based engine and validation mechanism to ensure the most accurate data are represented, allowing for quick and accurate determination of eligibility.
- Flexibility to allow the management of business rules by non-technical staff, and not requiring a level of expertise that would hinder the ability to implement, alter, and maintain current and new programs.

Intelligent Web Self-Service for Citizen Eligibility



Organization: Louisiana Department of Child & Family Services
Application: HHS online eligibility

- CAFÉ - Consolidated front end citizen access
- Pre-Screening for programs such as TANF, Food Stamps, Child Welfare, Child Support
- Screening, application routing, and verification across multiple HHS case management systems
- Accelerated development and change cycles, reduced project risk

Pre-Existing Condition Insurance Plan (PCIP) Eligibility & Enrollment



Organization: US Department of Health & Human Services

Application: PCIP online eligibility

- Interim health care insurance for the 26 states that do not have Health Insurance Exchange (HIX) through 2014.
- Determines eligibility based upon state specific criteria
- Makes benefit determination
- Administered by USDA NFC

Uniform Medicaid Screening & Eligibility



Organization: North Carolina Dept of Health & Human Services

Application: Uniform Medicaid Screening & Eligibility

- Automated “one-stop-shop” for eight Medicaid-funded long-term care programs to:
 - Lower inappropriate placements
 - Reduce paper work
 - Provide recipients a clear set of service options
 - Reduce costs of screening through streamlined processes
- Beat two day mandate for business rule changes

WIC System Replacement



Organization: Idaho Department of Health & Welfare

Application: WIC System Replacement

- Women, Infants, Children (WIC) - Automated benefits determination, needs assessment and service delivery for:
 - Health care certification, case routing, appt. scheduling
 - Cash, food stamps & nutritional assistance
 - Foster care & child protection
- Accelerated WIC development and change cycles, reduced project risk

“Most products require learning multiple tools and languages to do what Corticon can do with a single, business-friendly tool.”

*Vickie Flatt
Project Manager
Idaho DHW*

New Health Insurance Exchange (HIX) System



Organization: Wisconsin Department of Health Services

Application: New Health Insurance Exchange (HIX)

- New system determines eligibility upfront, intelligently guides selection process, with little/no interaction with case workers
 - Streamlines citizen eligibility
 - Increases productivity
 - Reduces costs

“We required a system that was powerful and easily adaptable to constantly changing business requirements, but, just as important, one that could be designed and maintained by business decision makers.”

*Bob Martin
CIO, Wisconsin DHS*



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