



Highlights

- Breaks dependency on isolated, expensive and inflexible IT systems
 - Enables effective and efficient service delivery
 - Enhances client participation in their care management and service plans
 - Improves client results with outcome-focused service delivery
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IBM Cúram solution for disability management

Meeting the challenges of managing disability services

Disability management focuses on a holistic approach of coordinating individual care and rehabilitation, income support or replacement, targeted support services, and prevention strategies to minimize the impacts of disabilities from birth, injury and disease. Approaches to disability management vary by country and the types of social protection programs in place. For citizens, compensation, rehabilitation, care, support and prevention all differ substantially. The key delivery agents that provide disability management, from public, private or not-for-profit institutions, differ as well.

The IBM® Cúram solution for disability management includes a platform and tools for disability management organizations to provide individual care, rehabilitation and income support. It also enables organizations to develop prevention strategies that help reduce costs by deterring reliance on pensions, welfare benefits and support services.

The IBM Cúram solution for disability management provides a business platform for disability management. Its core processing and infrastructure components focus on key disability management business processes,



including triage, screening, intake, verification, determination, delivery, claims management, invoicing, analysis and measurement. The solution addresses the following services:

- **Disability insurance:** Also called invalidity insurance, invalidity pensions or disability pension, this type of insurance is normally part of national social protection and social security programs. Many jurisdictions consider and manage disability insurance as a pure “cash delivery” organization.
- **Worker’s compensation insurance:** Also called industrial injury programs, employees’ compensation benefits or labor risk systems, this type of insurance is normally part of or related to social protection and social security schemes.
- **General and targeted disability compensation and services:** Also called mainstream services, specialist disability services, disability welfare, disability provisions or income support services, this type of service is primarily government funded.
- **Motor accident insurance for public carriers:** Also called road accident insurance, car accident insurance, auto insurance or vehicle insurance, this type of insurance is frequently no-fault, compulsory insurance that interacts with social protection programs.

Breaks dependency on isolated, expensive and inflexible IT systems

The IBM Cúram solution for disability management is a solution that breaks the dependency on isolated, expensive and inflexible IT systems. It offers these key benefits:

- Gives disability management organizations the means to deliver all the benefits and services required to achieve client outcomes effectively and efficiently.
- Removes many of the restrictions imposed by existing systems, and allows automation to be applied to complex, legislation-based decisions.
- Has a flexible design so policy and legislative changes, as well as claim reopenings, can be accommodated quickly—often in days or weeks, rather than months or years.

- Includes an automated, differentiated response model, which frees up staff to focus on service delivery outcomes.
- Offers integrated service delivery for collaboration between professionals and support services, which results in more personal, streamlined service.

Enables effective and efficient service delivery

The IBM Cúram solution for disability management incorporates more than 3,000 leading business processes and tightly-integrated rules to achieve effective and efficient integrated service delivery. It supports straight-through processing for low-risk claims and benefit programs. This capability allows disability management organizations to automate routine, manual processing and free resources to manage more high-touch complex cases, which can reduce costs.

Enhances client participation in their care management and service plans

For disability management organizations, the self-service capabilities built into the solution make it possible for individuals to actively participate in or direct their individual care management and service plans. Individuals use a purpose-built, fully configurable, individual-facing application that is designed to make the interactions between individuals, the community, employers, providers and government organizations more efficient and effective. The solution enables triage, multi-program screening and applications, life-event reporting, claims reporting and personalized online accounts.

Improves client results with outcome-focused service delivery

The IBM Cúram solution for disability management offers outcome-focused service delivery by supporting an approach that focuses on customer results. The solution encompasses outcome identification to help assess the client’s needs, and outcome planning to establish the client’s goals. It also includes

goal attainment planning, service provisioning and outcome evaluation to track progress. Using these features, disability management organizations can see performance not in terms of units of service, but in the context of the interventions that achieved the desired outcomes.

For improved service delivery, the solution enables the provider management lifecycle with a common repository of information, a service registry, and enhanced case and claim worker access to services. The solution has a configurable set of reusable business services such as payments processing, licensing, provider assessment, monitoring and comparison, contract management and provider self-service access. As a result, disability management organizations are able to manage providers holistically, which results in improved service delivery and value.

The multi-disciplinary team portal is designed to enable various stakeholders within and beyond the organization to collaborate. It enables viewing and updating of client and case data in context, and enables integration of content from multiple sources while protecting confidentiality and delivering better outcomes for individuals. By offering outcome management capabilities, the portal also enables disability management organizations to offer a personalized outcome plan.

The appeals and legal actions support built into the solution automates the intake, hearing and decision processes. It also supports other processes such as registration, tracking and managing appellants, witnesses, representatives, interpreters, employers and other participants in the appeals and legal actions processes. With the solution, you can continue or discontinue payments consistent with due process while the appeal is in process. Transparent and defensible decision-making, coupled with clear and consistent procedures and responsibilities in respect to appeals, is critical to many disability management organizations. Being able to efficiently manage an appeal to outcome is not only good administration, but also important in providing final resolution to all stakeholders.

Conclusion

The IBM Cúram solution for disability management is focused on developing and delivering an enterprise solution that allows disability management organizations to quickly reap the benefits of improved business processes, automation, integration and the ability to provide differentiated responses. The robust and extensive infrastructure supports a single organization, but can scale to support multiple organizations and multiple program initiatives as well.

IBM has a strong record of working with disability management organizations globally, which provides a depth of experience garnered from analyzing and responding to key disability management challenges. By providing disability management organizations with a comprehensive business model and extensive program support, IBM can help reduce the time, risk and costs associated with custom development projects. Organizations can make the transition from a traditional, program-driven approach to a client-centric, outcome-based model using an integrated service delivery model, while maintaining the capability to support large-scale, complex disability management programs.

Why IBM?

IBM is uniquely positioned to help city and government leaders create opportunities from today's challenges, innovate across services to meet and exceed citizen expectations, and drive sustainable economic growth and enhanced quality of life. Deep industry expertise, solution strength and resilient deployment choices ensure leaders around the globe, in cities and governments of all sizes, can leverage information to make better decisions, anticipate problems to resolve them proactively, and coordinate resources to operate effectively.

Cúram Software, acquired by IBM in 2011, is a leading provider of solutions that deliver universal access to health and social programs to help provide better care and effectively achieve outcomes for people and their families. Now part of the IBM portfolio, IBM Cúram has added deep domain expertise and industry best practices to help cities and governments modernize their approach to service delivery.

For more information

To learn more about the IBM Cúram solution for disability management, please contact your IBM representative or IBM Business Partner, or visit: ibm.com/smartercities

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