



#### Sul America

Brazil's largest insurance provider, Sul America is also a leader in automating business processes to improve employee productivity and reduce costs.

**Industry:** Healthcare  
**Geography:** Brazil

#### Deployment Summary

- Sul America Health Care redesigned its paper-based reimbursement process flow and deployed it on TIBCO's BPM software.
- Key reimbursement process applications were integrated with TIBCO's software.

#### Benefits

- Sul America Health Care realized a 50 percent productivity gain in its reimbursement activities and quickly achieved a return on its investment.
- System users can provide better service because they have more detailed information about each customer request.
- Sul America has realized dramatically improved fraud detection.



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**Rogério Bronsztein, Technology Director, Sul America Health Care**

## Sul America Health Care Finds Prescription for Productivity in TIBCO's BPM Software

With nearly 1.8 million customers, Sul America Health Care is Brazil's largest insurance provider. And, with the responsibility of processing more than 150,000 reimbursements each month, it manages one of Latin America's most complex insurance operations.

Recently, Sul America recognized that its healthcare reimbursement process could be improved to save costs and better assist its customers. Its reasons were numerous. Customers had limited visibility into the process and could not identify the status of their requests. Another issue was decreased worker productivity due to improperly processed data. "Sometimes we had to stop a 50-person department in order to resolve a problem," says Rogério Bronsztein, technology director at Sul America. In addition, the company considered fraudulent claims an issue and wanted to improve its fraud prevention capabilities. Reviewing the situation, Sul America's IT department decided that – with a significant number of issues in such a simple business process – the best first step would be to modify the process itself. "In the beginning," notes Bronsztein, "we looked at solving an IT problem. But that was not the correct

approach. We needed to attack the process first and apply technology afterwards."

With this plan, the team reduced steps in the reimbursement process flow and designed a workflow diagram. "We verified the process flow's weak points and looked at ways we could improve them by eliminating some steps, mainly bureaucratic ones," says Bronsztein. "Then we realized that looking only at the process was not enough. We needed an IT complement."

#### Sul America Sees Clear Advantages in TIBCO's BPM Software

That complement was TIBCO's business process management (BPM) software. Sul America's IT team chose TIBCO because of the good experience its joint venture partner ING Bank had with TIBCO in the United States. Sul America also received positive recommendations from other TIBCO customers in Brazil.

Implemented by Officeware, a Brazilian consulting firm that also helped Sul America with process design, the TIBCO suite automates the reimbursement process from end to end, from receiving the initial requests to the approval or rejection of payment.

It also provides such features as optimized response times to insurers, reduced internal and external fraud risks, and even detailed analytical reports that track the number and monetary value of requests received and requests sent to data input. In addition, TIBCO's BPM software is integrated with contact management in the call center, self-service points such as ATM terminals, mainframes where the corporate databases reside, and a web site where customers can get the latest status on a request.

#### Productivity Improves by 50 Percent

The TIBCO suite has been instrumental in delivering several major benefits to Sul America, including a 50 percent improvement in productivity. Two years ago, Sul America needed a team of 70 people to analyze 100,000 reimbursement requests each month. Currently, the company processes 150,000 requests each month with the same number of people. "Before implementing the project, it was necessary to grow the team to accomplish goals," says Bronshtein. "Without TIBCO's BPM software and the process redesign, the 50 percent productivity gain we have experienced would have been impossible."

#### Process Efficiencies Drive Cost Reductions

Cost reductions through efficiencies were another important benefit. The number of calls made to the call center decreased by more than 10 percent. Sul America also eliminated many costly and cumbersome paper-based processes. Before the project, 70 percent of Sul America's reimbursements were made by check. Today, every reimbursement is deposited electronically into the customer's bank account, saving both time and money.

In turn, these and numerous other cost reductions have led to a quick return on investment. The project paid for itself within just a few months.

Finally, everyone who interacts with Sul America's new system can see a major difference in what it can provide. Customers receive much easier access and can find out the status of their requests any time they wish. The system can more accurately detect situations that may be fraudulent. And internal follow-up has improved. For example, Sul America can find out how long it takes each analyst to complete a task, and through performance metrics, the company can also learn how effective each analyst is and if analysts are above or below average in performance.

According to Bronshtein, the new process is so smooth and efficient because the Sul America IT team realized that the right answer was to consider both a new process model and an IT automation tool. "If we had only looked at the BPM software piece," he notes, "we would have just automated a flawed process. Our project was successful because we did both and because both pieces were addressed so well by Officeware's consulting and TIBCO's software suite."

TIBCO's BPM software is integrated with contact management in the call center, self-service points such as ATM terminals, mainframes where the corporate databases reside, and a web site where customers can get the latest status on request.



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