

Problem

A large, not-for-profit health plan was in the process of developing a medical underwriting department. The medical underwriting duties were previously being performed by clerical staff and nurses, which resulted in coverage denial for 30 percent of applicants, much higher than the industry standard of 20-22 percent. The client was in need of underwriting expertise to handle production and deal with a significant inventory.

Response

Jacobson provided a team of on-site expert-level individual medical underwriters. Our consultants assumed responsibility for the workload, allowing the client to concentrate on hiring and training permanent staff. **Flexible, project-driven consultants** were provided on a staggered basis to account for the **changing workflows**.

Solution

In the first eight months, our consultants eliminated the client's substantial inventory of 11,000 applications; and, as a result, the client has not experienced a backlog since. Jacobson's consultants **set the bar for the client company** when staffing their permanent team. The client gained an understanding of the level of candidates needed to maintain a successful individual underwriting department and now has a team of 19 permanent individual medical underwriters, including **three Jacobson consultants who were converted to fulltime client employees**.

Underwriting

Medical Underwriting



Client Type:
Large Not-for-Profit Health Plan

Project Scope:
Interim Medical Underwriting Team

Duration:
1 Year, 3 Weeks

Team Size:
24 Full-Time Employees (in phases)