



Case Study



Transitioning From Health and Medical Systems to Implement Individual Life and Worksite Products

IMPLEMENTATION BREAKDOWN

Implementation Plan

Humana decided to proceed with three implementation tracks:

- Implement FIMMAS for individual and worksite products sold by Humana
- Convert existing individual and worksite contracts to FIMMAS
- Implement functional enhancements and system interfaces

Challenges

The Humana implementation was large and complex. The blocks of business consisted of over 1 million client records, over 2000 different plans of insurance, and 12 thousand groups. Humana staff had limited experience with administration of life insurance products. MDI had limited experience with some types of individual health products that Humana sold.

Because Humana is organizationally large and geographically distributed, many areas of business requirements and issues took extra time to define or resolve. We were interacting with many business units in three locations: Louisville, Green Bay, and South Carolina.

When the FIMMAS implementation was initiated, Humana’s strategy was to have FIMMAS run largely independent of other Humana systems, with a small number of interfaces. However very quickly other IT teams and business unit decided that they needed to be involved. This resulted in building major interfaces to Humana’s billing and commission systems, and to dozens of other Humana systems.

Details

The implementation was driven by timeframe target dates, by desire for robust functionality, and by desire for integration with many existing systems at Humana. Here is a recap of number of FIMMAS projects released by calendar year. Most of the initial year 2011 was taken up by Humana preparing business requirements. FIMMAS was put in production for new business in 2013, and the conversion of existing business was completed in 2015. Some enhancement and integration projects continued after conversion.

- Year 2011 – 13 projects released
- Year 2012 – 95 projects released
- Year 2013 – 142 projects released
- Year 2014 – 99 projects released
- Year 2015 – 62 projects released

2,150 PLANS | 5,015 BENEFITS & RIDERS

Whole Life (Par & Non-Par)
1072 plans

Accident
162 plans

Disability
100 plans

Critical Illness / Cancer
419 plans

Term Life
53 plans

Supplemental Health / Hospital Indemnity
185 plans

Annuity
3 plans

Endowment
55 plans