

## Claim-Claimant Management: Document Matching

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### Match Applicant to Claimant

HCAI attempts to match the applicant on each submitted document to a claimant associated with the insurer to which the document was submitted. Matching occurs

- upon initial submission of the document,
- upon initial creation of the claimant record,
- if the applicant information on the document has changed, OR
- if the claim-claimant information has changed.



### Perfect Match

HCAI must only auto-match applicants that can be “perfectly matched” with an existing claimant.

**Definition:** A “perfect match” between an applicant and a claimant occurs when **all four** of the following criteria are met:

- The Date of Accident of the applicant matches the Date of Accident of the claimant.
- The Gender of the applicant matches the Gender of the claimant.
- The Date of Birth of the applicant matches the Date of Birth of the claimant.
- The Insurer on document identifying the applicant matches any of the following:
  1. the insurer of the claimant;
  2. the virtual child insurer of the insurer corresponding to the claimant;
  3. the non-virtual child insurer of the insurer corresponding to the claimant;
  4. the parent insurer of the insurer corresponding to the claimant;
  5. the sibling insurer of insurer corresponding to the claimant.

In case any of conditions 3, 4, or 5 above are met, the warning message “Please review the matching of the claim/claimant and un-match it if incorrect” is displayed if there is a perfect match. When conditions 1 or 2 are met, this message is not displayed.

**Note:** Documents cannot be auto-matched to claimants within an inactive insurer or inactive branch.

## Claim-Claimant Management: Document Matching

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### **AND if one of any of the following criteria is met:**

1. The Policy Number of the applicant matches the Policy Number of the claimant and the Claim Number of the applicant matches the Claim Number of the claimant;
2. The Policy Number of the applicant matches the Policy Number of the claimant and the Claim Number of the applicant is blank;
3. The Claim Number of the applicant matches the Claim Number of the claimant and the Policy Number of the applicant is blank;
4. The Policy Number of the applicant matches the Policy Number of the claimant and the Claim Number of the applicant is not blank and the Claim Number of the applicant does not match the Claim Number of the claimant;
5. The Claim Number of the applicant matches the Claim Number of the claimant and the Policy Number of the applicant is not blank and the Policy Number of the applicant does not match the Policy Number of the claimant;
6. The Claim Number of the applicant matches the Policy Number of the claimant;
7. The Policy Number of the applicant matches the Claim Number of the claimant.

In case any of conditions 4, 5, 6 or 7 above are met, but none of 1, 2 or 3 are, then the warning message "Please review the matching of claim/claimant and unmatched if incorrect" is displayed when there is a perfect match. If only one of conditions 1, 2 or 3 is met, the message is not displayed.

When no possible match results from conditions 1, 2, or 3, but more than one possible match results from cases 4, 5, 6 and 7, then the document remains unmatched. The insurer is instead shown a list of possible matches against which he or she can manually match the document.

- All documents must either be "Matched" to a claimant or the insurer user must have selected "Cannot be Matched" must have been selected before an adjudication decision can be made on the document.
- If the document's applicant is set to "Cannot be Matched", the only possible adjuster response is to "Decline" the document.
- When a new claimant is added or updated, HCAI must attempt to match the claimant with applicant information in unmatched documents.
  - i. Documents in the "Cannot be Matched" state must not be included in the auto-match process.
- The list of matching claimants is displayed with pagination. Insurer users can view a maximum of ten claimants per page. Users cannot change the number of claimants displayed per page. Clicking the page numbers or the previous or next links will show the appropriate set of claimants.
- After a document has been unmatched from a claimant and then matched to a different claimant, all the claimant information available from the document will be that of the claimant currently matched to the document.

## Claim-Claimant Management: Document Matching

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### Possible Match

When no perfect match is found for an applicant on a document, a list of possible matches is displayed to the insurer user in the “Possible Match” control section of the applicant matching screen. A claimant appears in the “Possible Match” list if, and only if, **both** of the following two criteria are met:

1. The insurer of the claimant is within the same insurer organization as the insurer on the document identifying the applicant, and
2. The claimant record matches the applicant record on at least three of the following four criteria:
  - I. Gender
  - II. Date of Birth
  - III. Date of Accident
  - IV. Either the Policy Number or the Claim Number.

Insurer users are then able to review the possible matches and select the claimant to which the applicant should be matched. If no possible matches are displayed in the “Possible Match” list, this indicates that there is no claimant record within the insurer organization that matches the applicant on at least three of the four numbered criteria mentioned above.

**Note:** *When an insurer user attempts to match a document to a claimant in an inactive insurer or inactive branch as a result of the claimant coming up in the list of possible matches, the user sees an error message.*

HCAI displays a list of associated documents to the adjuster in the “Associated Documents” section while adjudicating a document. An associated document is any submitted document that is matched to the claimant to which the document under review is also matched. .