

# Address Data Management for BCBS Units: The Ultimate Guide

5 Strategies BCBS Units are Using  
to Govern Their Address Data



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# Introduction

Our expectations as consumers and users of technology are changing—fast. These shifts significantly impact the healthcare insurance industry, even for the most established organizations like Blue Cross Blue Shield (BCBS) units.

That said, this digital transformation also comes with massive opportunity—specifically, a chance to streamline customer experiences, making them more efficient, user-friendly, and tailored to the needs of the modern policyholder. To get and stay ahead, insurance companies should keep up with user-centric technology, touching everything from regulatory compliance to data management. BCBS units that can stay ahead of this high-tech curve are better positioned to deliver unparalleled service—and drive awareness, leads, and customers in the process.



# Over the following pages, we'll dig into strategies for:

## **1** Improving Ease of Use:

We'll explore strategies for enhancing the customer experience when customers interact with your company through digital channels, such as web forms, legal documents, or other digital touchpoints.

## **2** Quality Address Data Input:

We'll delve into the intricacies of address data and its pivotal role in customer records, discover the critical importance of high-quality and reliable address data entering your systems, and explore proactive solutions like address verification, data scrubbing, and other essential tools.

## **3** Data Blending and Standardization:

Learn how address verification can reduce the complexities of blending customer data from disparate sources. We'll also explore how validating and standardizing addresses can help your organization maintain high data integrity.

## **4** Unlocking Data in Your Database:

Any database that contains addresses also contains a repository of valuable information. In this section, you'll learn more about the type of hidden data available to you and its value to BCBS units.

## **5** Liability and Financial Risk Management:

You'll gain insight into the value quality address data has on risk management and reduction, as well as clearing BCBS units of liability issues.





# Improving Ease of Use

In this modern era of technology, insurance customers expect fast and customized service and immediate responses in their interactions. Smartphones, online transactions, and digital communications rule their world.

As of 2022, 45% of businesses are unclear about their mobile efforts, despite mobile traffic accounting for nearly half of all internet activity. Additionally, [76 out of every 100 visitors abandon their cart when unsatisfied with the experience](#). Cart abandonment is responsible for \$4.6 trillion in lost eCommerce sales yearly.

Streamlining digital platforms and providing solutions for all devices become central to improving a customer's journey. Intuitive websites have replaced lengthy pamphlets. Mobile apps are the go-to versus traditional paperwork. Online portals have reduced the need to go to brick-and-mortar locations or stand in line to make purchases or other transactions.

And that's a win for everyone. When digital platforms are designed with user-friendliness and efficiency as a focus, they expedite the customer journey and optimize back-end operations. That means better efficiency with lower operational costs—again, a win for BCBS units and policyholders.

Tools like Smarty's [US Address Autocomplete](#) ensure addresses are accurate from the moment they're entered into the system. This feature also makes it easier and faster for customers to input their information—addresses begin to populate with as few as two keystrokes. Implementing a tool like US Address Autocomplete has a tremendously positive impact on users using mobile devices to enter their addresses.

# Why This Matters:

## 1. Customer Expectations:

From buying groceries to scheduling doctor's appointments, digital interfaces now dominate and bring unprecedented convenience. Policyholders immersed in tech-driven environments expect similar digital experiences from their insurance providers. This means adopting a more agile digital environment for BCBS units to appeal to increasingly tech-savvy customers.

## 2. Operational Efficiency:

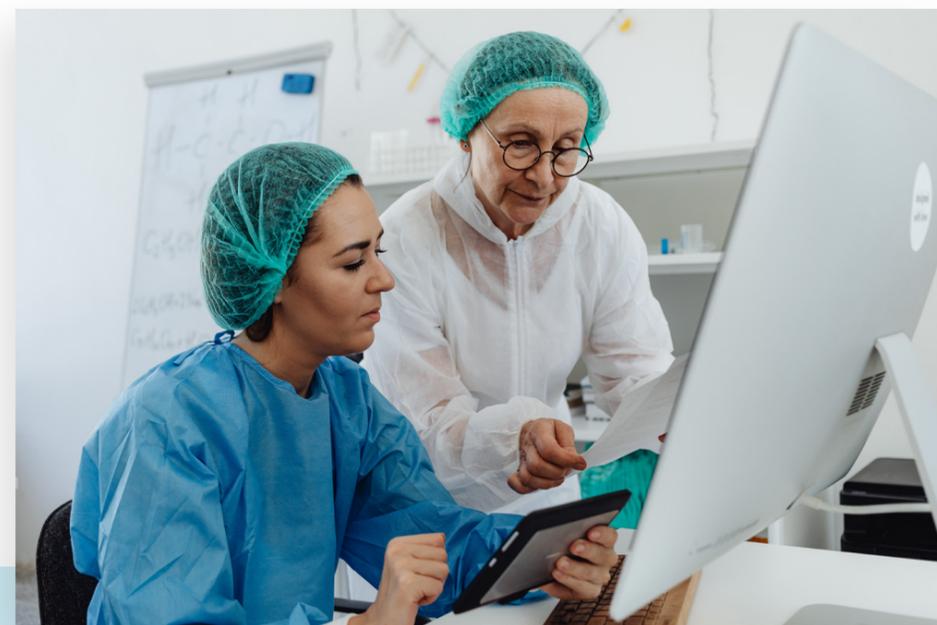
Ensuring your customer quickly and easily enters correct information improves your bottom line. It results in lower costs and improved service delivery, helping BCBS units drive operational excellence.

## 3. Competitive Edge:

In a competitive insurance market, it's essential to stand out. By being at the forefront of digital transformation and providing simple, high-value online solutions to customers, BCBS units can stay relevant and position themselves strategically for upcoming changes in the industry.

## 4. Future-Proofing:

The high-tech future is big and bright—and BCBS units should be ready for all that comes next. By prioritizing digital transformation now, BCBS units can proactively address emerging demands and lay a rock-solid foundation for tomorrow.



While implementing systems that offer the above benefits may seem daunting, it's much easier than one might think. A simple API integration is all that's needed to ensure you're getting clean data while meeting your customers' expectations of convenience.



## Quality Address Data Input

Having accurate address data is central to delivering top-notch customer service. This level of data management is easier said than done, however, mainly because of common data errors such as mistyped words, attempted address fraud, or changes in address designations.

That's where Smarty comes in. Using Smarty, some BCBS units have tackled many common challenges, ensuring reliable data now and in the future.

You can use [address verification](#) tools and [autocomplete](#) to ensure you have only quality data coming into your system. Much like our bodies, when you put [garbage data](#) into a system, you get garbage output.

For example, in a 2021 survey from Finder.com, 35.8 million American adults admitted to lying to their insurer. Of those 35.8 million people, nearly 1 in 3 admitted they used an inaccurate address to obtain better rates. While address verification can't eliminate fraud, it can catch completely fake addresses.

These precautions are essential for BCBS units. With increasingly data-driven demands and sky-high expectations for personalized experiences at scale, these solutions ensure your address data is clean, and the experience you offer is top-notch.

# Why This Matters:

## 1. Effective Communication:

It's essential to input address data accurately. Without the proper collection and storage methods, information is less likely to be useful and more likely to take extra time to sort out.

## 2. Operational Integrity:

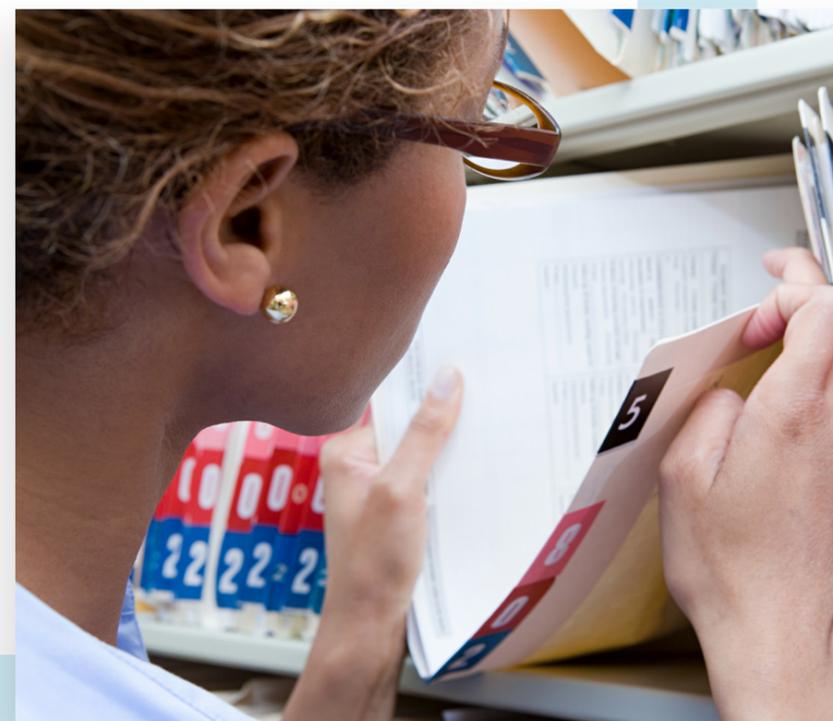
Accurate, trustworthy data frees up systems and smooths out operational processes—which, in turn, reduces errors and ensures BCBS units operate at their peak.

## 3. Customer Trust:

With so much buzz around compliance, data privacy, and massive hacks, maintaining accurate data sends a clear message that every customer is valued, that their information is handled with the utmost care, and that BCBS units are steadfast in their commitment to ease of use and reliability.

## 4. Risk Mitigation:

Even minor errors can have a massive impact. Address verification tools act as shields, warding off potential pitfalls and minimizing HIPAA violations and other risks associated with data inconsistencies.



BCBS units can benefit from navigating data management precisely, understanding its depths, and harnessing its potential. Address information isn't just data—it's an asset that can lead to unprecedented success when managed proficiently.





## Case Study #1

# Midwest Insurance Company

For a prominent [Midwest commercial insurance company](#), managing vast amounts of mailings meant relying on an efficient address verification system to ensure accuracy and USPS mailing discounts. Initially, they used the on-premise Finalist® software from Pitney Bowes/Precisely. However, its annual upgrade needs, steep learning curve, and maintenance challenges drove the need for an overhaul.

Turning to modern solutions, they adopted the Smarty cloud-based US Address Verification API. The migration process was hailed as “quick and easy” by the client’s IS Systems Developer. The outcome? An impressive saving of 80-120 IT person-hours yearly compared to the on-premise software. The cloud-based API’s speed matched or exceeded the legacy system, enabling the insurance company to promptly process and send USPS mailings with enhanced accuracy and at discounted rates.



# Data Blending and Standardization

Whenever you're using a customer relationship management (CRM) tool or storing any sort of database with personally identifiable information (PII), it's good practice to have a standardization process to ensure data integrity.

When using an [address validation](#) tool on existing address databases, you can standardize addresses while identifying incorrectly entered addresses. Standardization is crucial when blending data sets, sending mail to customers, or at any other time—address accuracy is paramount.

Data blending is a difficult task for any type of data, but it is especially difficult for address data. Utilizing an address validation tool that standardizes data makes this a cinch. You'll be able to catch [duplicate data](#) in your database as well.

Consider how this may play into data compliance, customer care, and job satisfaction for those working daily with databases. Accurate address information ensures patient records are correct and that correspondence, bills, and other important information reach the right people. Not only does this help you avoid HIPAA violations, but it also reinforces trust between policyholders and health insurance providers.

[One-third of denied claims](#) result from inaccurate patient identification, including inaccurate and incomplete address data, [according to market research company Black Book](#). The time required to revisit appealed claims, identify problems, and track down new address information significantly drains a health plan's operational resources and efficiency.

# Why This Matters:

## 1. Upholding Trust:

Compliance and data consistency isn't just a legal necessity—it's a testament to the commitment of BCBS units. By adhering to regulations meticulously, they reinforce the trust and confidence that customers have in them.

## 2. Avoiding Penalties:

The financial and legal implications for non-compliance or incorrect communications can be severe. Verification and standardization help to prevent these repercussions and ensure that resources aren't diverted to avoidable complications.

## 3. Operational Efficiency:

A compliant BCBS unit operates smoothly and efficiently without any disruptions caused by legal issues. It ensures that all processes and transactions are seamless and reflect the highest efficiency standards.

## 4. Reputation Management:

Reputation is the currency in today's market. Compliance helps ensure smooth internal operations and enhances the external perception of BCBS units. It positions them as reliable, trustworthy entities, elevating their standing in a competitive marketplace.



BCBS units should be adaptable as the regulatory landscape evolves and their database needs change. It's about managing the present and preparing for a future where compliance and data accuracy are fundamental to their values.



## Case Study #2

# Kibage

[Kibage](#), aiming to streamline care services for families, encountered a challenge in ensuring the accuracy of home care service addresses. Understanding that mismanaged addresses could hamper their mission of offering a seamless care experience, Kibage integrated the Smarty US Address Verification and Geocoding API into their platform. This feature validated and geocoded addresses, suggesting correct apartment and suite numbers to users, thereby enhancing their onboarding process.

This effective integration allowed Kibage, a growing startup, to deliver 150 hours of service daily, solidifying its footprint in the Southeast Michigan market and paving the way for expansion into Orlando, Florida.



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## Unlocking Data in Your Database

Did you know every address has loads of hidden data buried in its metadata? Have you considered the value of breaking an address into its parts or looking at the different metadata available?

Every address contains essential components that are standardized by country. In the US, you'll find primary address components such as primary number, street name, city, state, and zip code.

While each of these is valuable, there's knowledge and data available that's associated with every address. That data—categorized as root, components, metadata, and analysis—can bring a wealth of information to your address database.

Smarty also offers "rooftop" geocoding that can pinpoint the location of each address in your database—giving you even more client data insights. For example, you can use this precise geocoding data to map out how close your clients are to their primary care physician or whether they live in high-risk areas (e.g., high cancer rates or poor air quality).

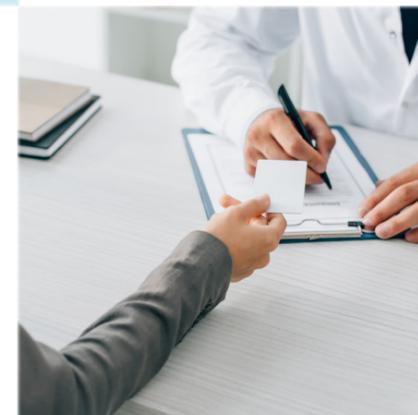
# Why This Matters:

## 1. Better information on clients:

The more you know about your clients, the better you can serve them. With the additional address data provided by Smarty, you'll instantly learn more about your customers' demographics and locations.

## 2. Improved Patient Care:

The ultimate aim of any healthcare system is the well-being of its patients. When full-picture data flows smoothly between insurers and providers, it culminates in an enhanced quality of patient care, ensuring every individual receives the best possible attention.



BCBS units can make the most out of their data by appending it with additional information from Smarty. Get the complete picture for each address in your database and unlock the data you didn't know you had.





# Liability and Financial Risk Management

If you've read this far into the guide, you must be looking for one more critical component in how address data can impact the bottom line of your BCBS unit.

Your current address database may contain more bad or even fraudulent data than you think. According to the Association of Certified Fraud Examiners (ACFE), fraud eats up 5% of a typical business's annual revenue, with a median loss of \$125,000.

Utilizing Smarty's address data tools can help protect your business and customers from fraud and risk.

Using an [address autocomplete](#) tool helps your customers enter valid address data into your system. Running your address database through an [address validation](#) tool will standardize your data, making it easier to blend or share if needed, and ensure each address is mailable and verified. It will also help prevent address fraud. Appending your address database with enriched property data lets you see the whole picture regarding your address data and your customer's situation.

The last Smarty tool to add to your address verification stack is [US Rooftop Geocoding](#), which provides the precise location of a building at an address rather than just the center of a parcel or the mailbox. BCBS units and the [American Red Cross](#) have found this information valuable.



## Case Study #3

# American Red Cross

Smarty helped the [American Red Cross](#) achieve its goal of placing 2.5 million smoke detectors in 1 million homes. Incorrect address information posed a significant roadblock to reaching that goal. With address information submitted from fire departments across the country, the data they received severely needed to be standardized and validated for it to be useful.

The American Red Cross turned to Smarty's US Address Verification to clean up, consolidate, and standardize their collected address data. Using the latitude and longitude information they received back from Smarty, they were able to create accurate maps that helped them better allocate resources.

# Conclusion

These strategies for BCBS units are only the beginning. As technology evolves and customer expectations shift, adapting becomes paramount. Prioritizing customer experience, embracing modern tools, and staying agile in the face of regulatory changes are the keys to success. Let Smarty help you get better information and ensure you have quality address data from start to finish.

[Schedule a Demo](#)

**smarty**