A photograph of a medical office. In the foreground, a silver stethoscope and a white pen are resting on a medical chart. The chart has some handwritten notes and a grid. In the background, there is a window with a view of greenery and some blurred lights. The overall scene is bright and professional.

## Now Health selects Xuber Health for fast, comprehensive insurance services

CUSTOMER  
**Now Health International**

LOCATION  
**Hong Kong**

INDUSTRY  
**Healthcare**



## Challenge

- Provide clear, relevant insurance information through easy-to-use online tools
- Administer the end-to-end health insurance lifecycle
- Support expatriates in Beijing, Dubai, Hong Kong, Shanghai, and the United Kingdom



## Solution

- DXC Xuber Health
- Customer-facing web solution integration
- Automated claims payments integration with banking vendor, credit card collection gateway and merchant acquirer



## Results

- Enabled Now Health to bring new products to market quickly
- Customized insurance plans for large corporate customers
- Prepared to integrate future regional offices with little investment in front-end IT infrastructure



## Now Health selects Xuber Health for fast, comprehensive insurance services

Now Health International, a provider of international health insurance for expatriates, aims to deliver unrivaled customer service.

“Our mission is to provide market-leading international health insurance through an innovative and peerless customer experience. A comprehensive, enterprise-wide IT system was absolutely key to this.”

— **Martin Garcia**  
Executive chairman,  
Now Health International

A global business with headquarters in Hong Kong, Now Health operates regional service centers in Beijing, Dubai, Hong Kong, Shanghai and the United Kingdom so that its individual, family and corporate customers can easily gain access to local expert knowledge about their claims.

When Now Health International was launched in 2011, its founders knew they needed to provide clear, relevant information, easy-to-use online tools and fast service.

“The majority of customer frustration comes from a lack of visibility from their insurance provider,” says Now Health’s executive chairman Martin Garcia.

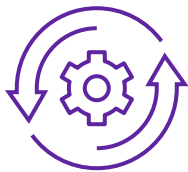
Key to relieving customers from this kind of frustration were two IT components: an administration and claims system, and a web platform that could be used for customer self-service.

The systems would also need to support multicurrency transactions and reports across the company’s global locations, as well as Now Health’s decentralized sales and customer-service model, which consists of multiple regional front offices and a central back office.

Garcia and his colleagues at Now Health also knew that insurance customers want real-time access to policy documents, payment status, claims settlement and quotations. “Our mission,” Garcia says, “is to provide market-leading international health insurance through an innovative and peerless customer experience. A comprehensive, enterprise-wide IT system was absolutely key to this.”

“The single database allows us to see what’s happening with any customer, no matter where they are in the world, so we have a seamless view throughout their entire life cycle with us.”

— Alison Higgins, head of customer services for Asia-Pacific, Now Health International



An out-of-the-box solution for health insurers with extensive functionality, Xuber Health is preconfigured and tailored for processing insurance end to end.

## Managing the health insurance life cycle

To run both its administration/claims and web platform, Now Health selected DXC Xuber Health. It's a state-of-the-art, functionally rich enterprise-wide solution for end-to-end business processing that offers high levels of adaptability and flexibility along with low total cost of ownership (TCO).

Xuber Health includes customer relationship management (CRM) capabilities, global underwriting, and support for accounts and claims. The platform supports a range of health insurance product lines, as well as both group and individual health-related policies.

An out-of-the-box solution for health insurers with extensive functionality,

Xuber Health is preconfigured and tailored for processing insurance end to end. Importantly for an international supplier such as Now Health, Xuber Health also offers comprehensive multicurrency and local-language capabilities.

Using the Xuber Health solution, Now Health can administer the entire health insurance life cycle from prospecting through quote, sale and buy, fulfilment and subsequent policy and claims administration. In addition, staff can simultaneously open multiple customer records in separate windows, obtaining a 360-degree view of all customer interactions.



Incoming emails to customer-facing mailboxes and remotely scanned documents are automatically imported into an integrated work queue.



Customers can then track all their claims activity in real time.



“We believe we’re the only provider who can offer an online combined buy, edit, view, claim and renewal life cycle in our market. Xuber Health provides the vehicle to do all of these things fast, with zero lag time on getting the information to the person who needs it.”

— **Martin Garcia**  
Executive chairman,  
Now Health International

The Xuber Health solution also offers integrated email and SMS, so messaging to customers can be automatically triggered by certain actions. In addition, Xuber Health’s integrated case management workflow capability empowers Now Health’s staff to configure custom workflows and outputs for different types of customer interactions.

Incoming emails to customer-facing mailboxes and remotely scanned documents are automatically imported into an integrated work queue. From there they can be assigned to the relevant department for action. Staff can also create their own work items manually if required.

Now Health uses Xuber Health to handle all of its business in a single multicurrency database, allowing financial consolidation and in-depth reporting. This database, in turn, is integrated with a banking vendor for automated claims payments and a credit card collection gateway and merchant acquirer. This empowers straight-through sales for customers wishing to buy instant coverage online.

Now Health has also integrated its own customer-facing website with Xuber Health functionality for a seamless, straight-through online quote, buy and fulfilment process.

When a customer buys a policy from Now Health, he or she receives a personalized certificate of insurance and a virtual membership card. Customers can then track all their claims activity in real time. They can also manage online the full life cycle of their policies. That includes the ability to buy the policies, add and delete members, manage their claims and renew a policy.



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## User friendly and quick

Because Xuber Health is flexible and configurable, Now Health can bring new products to market quickly and customize insurance plans for large corporate customers.

"It's user friendly and quick," says Alison Higgins, Now Health's head of customer services for Asia-Pacific. "All customer documents are auto-generated from the system. Work queues are great because the allocation process means that nothing can fall between the cracks, and we can be paperless. And the single database allows us to see what's happening with any customer, no matter where they are in the world, so we have a seamless view throughout their entire life cycle with us."

In addition, Now Health enjoys a competitive advantage from the Xuber system's ability to track every customer event and eventually publish the results.

"We believe we're the only provider who can offer an online combined buy, edit, view, claim and renewal life cycle in our market," says Garcia. "Xuber Health provides the vehicle to do all of these things fast, with zero lag time on getting the information to the person who needs it. We've combined this with a comprehensive service promise that outlines how quickly we'll complete certain important tasks — also unique in this market. These two components give us what we believe is a unique service standout."

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