

Case Study:

Maryland Workers' Compensation Commission



Quick Facts

Organization

State agency dedicated to administering the provisions of the Maryland Workers' Compensation Law. Founded in 1914 and headquartered in Baltimore, Maryland.

Project Goals

Meet state-mandated directive to web-enable business processes, quickly and affordably.

Why Formatta

Formatta allowed MDWCC to enhance customer service to constituents by enabling them to complete and submit forms remotely rather than requiring them to visit MDWCC offices in person.

Benefits

Reduced overhead, improved cycle times and enhanced customer service.

MDWCC Brings E-Government to Constituents with Formatta E-Forms

The Maryland Workers' Compensation Commission (MDWCC) has enabled its constituents to file official documents electronically using Formatta's electronic forms products and digital signing technology. Instead of making in-person trips to MDWCC in Baltimore to file papers, constituents are now able to electronically sign their documents and file them over the Internet. This has resulted in a 60% increase in efficiency for processing the documents by MDWCC, and a significant increase in customer satisfaction and ease of use for filers.

The Maryland Workers' Compensation Commission is dedicated to securing the equitable and timely administration of the provisions of the Maryland Workers' Compensation Law on behalf of injured workers and their employers by providing an efficient and effective forum for the resolution of individual claims. The claims process is legal in nature and very forms-intensive, and these Forms are crucial to MDWCC's mission. MDWCC staff currently process over 300,000 such forms annually, including over 140,000 First Incident Report forms and over 27,000 Employee Claim forms.

"We had a state mandate to web-enable our business processes. Formatta provided us with a solution that not only allowed us to web-enable our forms, but also met our requirements for security and digital signing."

Compliance with e-Gov mandates from the State of Maryland to web-enable agency business processes and reduce paper required MDWCC to extend the scope of their modernization efforts to accommodate electronic filing of required forms by constituents. MDWCC therefore needed a solution that eliminated the expense and inefficiencies of the current paper-based filing system without jeopardizing the legal standing of filed forms. The solution was also required to support a long-standing agency objective: to enhance customer service for constituents.

The legal nature of the claims process presented a further difficulty to MDWCC. Many of the forms used in the claims process are legal documents that require signatures, so electronic signing of the forms also had to be enabled with sufficient authentication and security to maintain the legal viability of the filed document.

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Results

Reduced Overhead

Reduced internal resources required to process forms by eliminating document preparation, scanning, indexing, and manual data entry. MDWCC intends to capitalize on efficiency increases by re-purposing staff to other high-value operations.

Improved Cycle Times

Cut average time required to process claims forms from 60 - 120 hours to 24 - 48 hours, a 60% improvement.

Improved Customer Service

Ability for constituents to complete forms remotely, eliminating the need for them to visit MDWCC offices to fill out forms manually.

About Formatta

Formatta software captures and moves important information, previously trapped on paper forms and paper equivalents, into core business systems quickly and affordably.

The final challenge was budget. For example, MDWCC did not have the resources to implement a public-facing PKI (Public Key Infrastructure) system just to meet the electronic signature requirement. Nor could MDWCC necessarily afford to assume the liability for funding software licenses for an unknown number of public Users.

MDWCC's Web-enabled Forms Management System (WFMS) utilizes Formatta Corporation's electronic forms software to enable constituents to access, complete, sign, and file forms electronically – all at no cost to the end user. Registered users are now able to securely file electronically signed forms from their PC in their office, eliminating the need for a trip to Baltimore to file the forms in person at MDWCC offices.

The Formatta forms are accessed from the secure MDWCC website (users must preregister to gain access to the site – in what is generally their last physical trip to MDWCC for document filing). The forms are downloaded along with a copy of Formatta Filler – Formatta's freely distributable e-forms software. Users can then fill out the form, save it locally along with their data, sign the form electronically using Formatta's patent pending Remote Sign functionality, encrypt the form and data, and submit the form securely to MDWCC. Some forms are even pre-filled with data from the MDWCC database based on the user profile (e.g., name, address, etc.), thereby eliminating repetitious data entry by constituents.

Once received by MDWCC, the form is processed automatically using Formatta Server. In this process, the form is authenticated and decrypted, the XML form data is stored in MDWCC's database, the original Formatta form is saved, and a .TIFF image is passed to the Imaging System for archival purposes.

One of the key elements of the solution is the electronic signature technology. Formatta's Remote Sign technology enables end users to electronically sign forms in real time using their MDWCC-issued authentication credentials and the digital certificate stored on the server. The end result is a signed, legally binding document that can be processed electronically, without the expense of rolling out a PKI system. The Formatta Remote Sign technology and security features were reviewed and approved by State of Maryland authorities before being implemented in this project.

The registered users of the system include over six hundred attorneys and paralegals across the state, with more registering every week. In addition to the increased utilization by attorneys, plans are underway to expand the user base to include insurers and individual claimants in the near future.