

Client Profile:

Humana MarketPOINT

EXPANDING REVENUE CHANNELS
USING INDUSTRY-SPECIFIC CRM



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Terry Overstreet
Director of Agency
Operations
Humana MarketPOINT

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*Charlie Boston
Operations Manager
Humana MarketPOINT*

The challenge

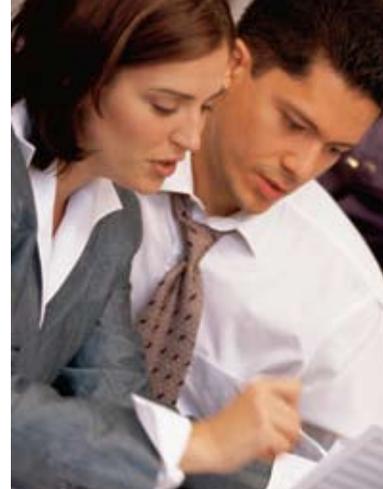
A wholly owned subsidiary of healthcare giant Humana, Humana MarketPOINT serves as the company's product distribution arm. Originally tasked with marketing Medicare products to Humana's corporate and individual customers, MarketPOINT faced a turning point in August of 1997 when the Balanced Budget Act was signed into law. As a result of the Act, Medicare open enrollment was limited to four months each year — leaving MarketPOINT with the prospect of either reducing its business to a temporary sales force to address only the seasonal sales opportunity for Medicare, or adding new products to its portfolio — products that could be marketed continuously to meet year-round client demand.

Filling out the company's product portfolio seemed the logical — and most profitable — choice, but doing so required a new level of capabilities in the areas of contact management and sales force automation. With their quest defined, the team at Humana MarketPOINT set out to find a solution that not only provided deep, industry-specific customer relationship management (CRM) functionality, but also delivered integration between the front office and the back office.

"To help us take full advantage of a broader product portfolio, we knew we needed a system that would help us manage our existing clients and build our client base using integrated sales force automation tools," says Terry Overstreet, director of agency operations, Humana MarketPOINT. Delivering a solution that could meet the needs of employees across the United States was also an important decision

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point. "Our distributed sales force dictated the need for a client-server infrastructure that would allow us to make system upgrades from a centralized server without accessing our remote users' personal computers," says Overstreet.



The solution

After scouring the Internet and networking with as many agencies as they could, the team found less than a half dozen potential solutions that could meet the needs of their unique environment. After stringent evaluations, the solution that provided a clear fit was the combination of E-Z Data's Client Data System® (CDS) and Agency Data System™ (ADS) products.

The combined solution offers what Humana MarketPOINT found to be unmatched integration between the front office

and the back office, comprehensive contact management capabilities, and deep agency management functionality. But the most important selling point was the industry-specific content of the solution. "There are a lot of generic CRM tools out there that are designed to address general business needs. Our business is unique enough that finding a solution that was specifically built for our industry was very important," says Overstreet. "Without customization, E-Z Data provides access to carriers and products, as well as client data, in a format that provides the most value to our users."

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Due to IT requirements of the corporate organization, Humana MarketPOINT was required to implement the solution on SQL server — a platform which was not a default database choice for E-Z Data's product lines. And while this fact posed significant technological challenges and inherently expanded the time required for implementation, the implementation proved that E-Z Data's solution architecture and functional fit were strong enough to make the extra effort well worth the investment.

One area of concern was the implications of the changes on the application. Had the system lacked a solid architecture, changes to support a new database platform could have caused changes

E-Z DATA'S SOLUTION PROVIDES HUMANA MARKETPOINT WITH THE FOLLOWING BENEFITS:

- *A combined solution that meets the needs of the sales force and the agency management team*
- *Support for multiple product lines, enabling the company to successfully expand into new product areas*
- *Full integration with existing back-office systems*
- *Access to client data in a format that tightly matches their unique industry requirements*

The results

in the application itself — requiring the headache of distributing new software to the end-users each time a fix was applied. However, the architecture held strong. Most updates were applied at the server level without affecting end-users. As a result, every agent using the system was using the most current version as soon as the updates were made to the server. In fact, Humana has continued to stay current with new releases of the solution. "Considering the challenges we faced with the migration to SQL server, we've been very satisfied with the results of the project," says Overstreet.

Still in the process of converting from its legacy system, Humana MarketPOINT is continuing to roll out the solution to its agents with plans to complete the migration by year-end. Once the migration is complete, the team plans to fully implement E-Z Data's Commission Tracking module to further support its agency management needs.

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About Humana MarketPOINT

Humana has proven over its 40-year history that it embraces change and has seized opportunities that have helped to transform its business. Humana has made the transition from its early beginning as a nursing home operator to America's largest hospital company to its current business of providing health insurance and related-specialty products. A wholly-owned subsidiary of Humana, Inc., Humana MarketPOINT offers health benefits coverage that includes: health maintenance organizations, preferred provider organizations, administrative services products, government-sponsored plans, and health plans for U.S. military dependents and retirees.

Humana, Inc. is headquartered in Louisville, Kentucky, and serves approximately 6.5 million members primarily in 18 states and Puerto Rico. It is traded publicly on the New York Stock Exchange under the symbol: HUM.

About E-Z Data, Inc.

E-Z Data, Inc., established in 1986, is the leading provider of front-office systems for insurance companies, broker-dealers, general agents, agents and investment advisors. Its web-based SmartOffice® solutions and Windows®-based Client Data System® solution help synchronize the efforts of all the key players in sales, marketing, and customer service.

E-Z Data solutions are used by leading financial services companies, including HSBC, MetLife, National Financial Partners, ProEquities, Prudential, Royal Alliance, and Securian. The company's domain expertise, coupled with mature, industry-specific business solutions, results in consistently successful customer implementations.

For more information about E-Z Data's solutions, visit www.ez-data.com or call 800-777-9188.

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