

◆ CLIENT SUCCESS STORY

Consider It Done: When the Extract Is Unreadable, LifeHelp Builds the Bridge

Insurance Carrier (Disability & Paid Family Leave Programs)

■ Background

A national insurance carrier was generating multiple daily data extracts from their disability platform — but the downstream claims team couldn't use them. The files were complex, inconsistently structured, and difficult to interpret, which created a recurring bottleneck at the start of every claim. Staff spent time manually parsing raw data before they could even begin evaluating a claim. Every cycle, the same friction. Every cycle, the same risk of error.

■ The LifeHelp Approach

LifeHelp started by mapping the full workflow alongside both the carrier and the claims team to understand where the breakdown was happening. The answer was straightforward: the claims team didn't need better extracts — they needed the right forms, prefilled and ready to act on. LifeHelp built that translation layer.

Here's what the solution looked like in practice:

- Set up a file intake process to receive the incoming extracts and generate an alert when files were missed.
- Normalized the data and applied exception handling and eligibility validation checks.
- Created custom logic to determine which of the 10+ form types was the correct one to generate.
- Batch-generated the relevant forms and sent them, along with the original extracts, to the claims team.

■ Results

- ✓ Reduced errors caused by manual interpretation, by greatly simplifying the process for the claims team. At current, this involves correctly determining eligibility & prefilling claims forms for 7 distinct state disability programs at the rate of roughly 1,200 forms a year.
- ✓ Increased processing capacity without adding staff.
- ✓ Reduced operational friction between the carrier and claims administrator.
- ✓ Allowed claims staff to focus on evaluation rather than reconstruction.

◆ WHY THIS MATTERS

Data transformation bottlenecks don't always announce themselves as strategic problems — they show up as daily friction, one extract at a time.

LifeHelp's value isn't just technical execution; it's the ability to sit between a carrier's systems and an administrator's workflow, identify exactly where work is being lost, and build a solution that fits without requiring either side to change what they do. When the system produces data no one can use effectively, LifeHelp turns it into something they can.