

ClaimsExpress Product & Service Update



Clients Using OCA's ClaimsExpress Service

Many clients and broker partners have reached out regarding OCA's ClaimsExpress service, and the ongoing carrier reconnection requests members have received. This email is intended to shed light on what's caused these reconnection prompts and its long-term effects on ClaimsExpress. To start, OCA's ClaimsExpress continues to be a valuable add-on feature for existing and new members looking to automate their EOB submissions to OCA.

So, what's changed?

Many insurance carriers now require members to set up a Multi-Factor Authentication (MFA). Certain carriers even require the MFA to be provided each time a login attempt is made. While we certainly appreciate and understand the carriers reasoning behind these enhanced security measures, it has certainly created a more challenging experience for our members utilizing our ClaimsExpress service.

What's the impact?

The technology behind ClaimsExpress, commonly referred to as "screen scraping", uses the members "login credentials" to access their online carrier account and extract their claims data. Historically, setting up login credentials was easy. Members simply provided their carrier username and password and only if/when the username or password changed, would the member be prompted to resync their account. However, with most carriers' now adopting some type of MFA requirement, the "login credentials" go beyond providing just the username and password. Members are also required to provide their MFA responses (i.e., one-time unique passcode or security Q/A).

As a result, ClaimsExpress also requires the members MFA responses to maintain a valid connection.

While this may sound straight forward, the carrier MFA requirements are complex and vary from one carrier to the next. We've even seen some carriers turn on the MFA features for some employers and its members, yet not for others. It's very unpredictable.

Moving Forward

OCA's ClaimsExpress technology partner, TPASStream, has made significant and ever-improving enhancements to handle carriers presenting these enhanced security measures. Nevertheless, the ClaimsExpress ease of use that once was, may not be what it is moving forward. Depending on the carrier MFA set up, members using ClaimsExpress may receive ongoing monthly email communications prompting them to provide their updated MFA responses. Once the few simple steps are completed by the member, we will collect all available claims.

In Summary

OCA has and always will be committed to service excellence, transparency, and accountability. As stated earlier, OCA's ClaimsExpress continues to provide a valuable service to our members. We do understand and acknowledge though that the ClaimsExpress ease of use has been impacted because of these carrier security features. It is our hope that overtime carrier MFA requirements will become more consistent and predictable, thus reducing the interruptions for us all.

We hope this communication provides clarity surrounding ClaimsExpress. Should you have any questions or concerns, please feel free to click the feedback link listed below.

[Submit Feedback](#)

We thank you for the continued opportunity to be of service.

Regards,
OCA's Client Experience Team

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