

### openIMIS for Employment Injury Insurance

## The challenge: Ensuring prompt and smooth access to benefits for injured workers

Many countries are striving to introduce social insurance schemes to protect workers and their dependents in the case of occupational injuries and diseases. Such schemes ensure that injured workers have access to the health and rehabilitation services they need, and that they or their survivors promptly receive cash benefits to compensate for loss of income. As such, they form one element of the basic social protection guarantees envisioned under the Sustainable Development Goals (Target 1.3: national social protection systems for all) and are essential for reducing poverty.

As contributory social insurance schemes for employment injury gain in favor, there is a growing need for digital solutions which can help to manage the complex information flows involved. An effective accident reporting system and simple, efficient claims procedures are needed to ensure that workers or their survivors receive benefits promptly. Paper-based systems make the exchange of data between employees, employers, healthcare providers, and insurance scheme operators slow, cumbersome and susceptible to errors and fraud. Digitalisation allows for more efficient data management, helps to streamline business processes, and provides the information needed to monitor a scheme's performance.

Not all digital systems are created equal, however. Interoperable digital solutions based on open source technology enable the seamless exchange of data between different information systems, such as those maintained by social security agencies or health insurance scheme operators. This results in smoother, more efficient processes and removes the need to develop expensive custom-made software from scratch.

### openIMIS: A versatile open source solution for employment injury insurance schemes

openIMIS is an open source software which supports the administration of social protection schemes. Designed in accordance with industry standards for interoperability, openIMIS offers a standardised but adaptable way to manage information flows related to employment injury insurance processes by bringing together employee, employer, healthcare provider and payer data into a single platform.

openIMIS supports the following core processes:

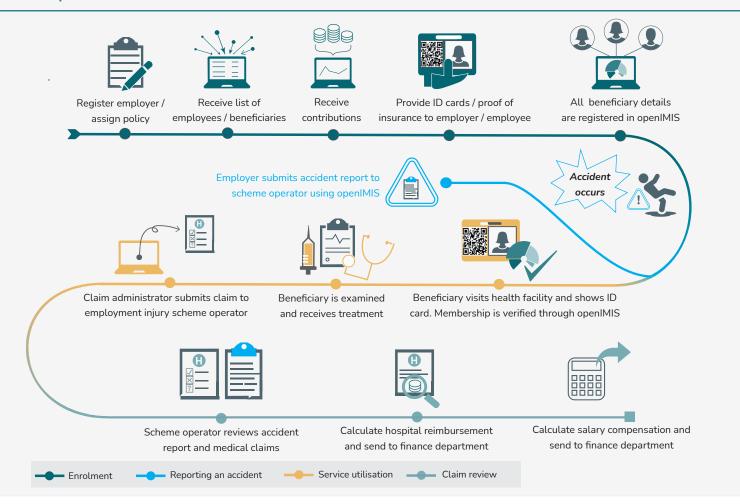
Enrolment. openIMIS facilitates the enrolment of both employers and employees into schemes. It allows employees to be linked to employers, and family members to be linked to employees, where applicable. It supports the renewal of coverage at designated intervals, the updating of beneficiary records and the issuing of ID cards. Enrolment information can



be captured directly in openIMIS, or imported into openIMIS from existing beneficiary management systems using shared interoperability standards (i.e. HL7 FHIR).

- Accident reporting. Employers can use open-IMIS to report accidents to the scheme operator, including details of the employee and the type of accident. The accident report forms the basis for reimbursement of rehabilitation costs and salary compensation, if required.
- Health service utilisation. When beneficiaries present their ID cards at health facilities, healthcare workers can check their eligibility for services via openIMIS. Beneficiaries are examined and treated, and provided with tests and medicines as needed.
- Health service claims generation and submission. By entering codes for diagnosis and services rendered, health facilities can generate claims and electronically submit them to scheme operators for review and reimbursement. Information about the type and degree of disability (e.g. permanent, partial) is included in the claim.
- Claims review process. Claims for compensation (on the basis of accident report from employer) and for reimbursement of health providers (on the basis of health service claim) are automatically checked in openIMIS against pre-defined criteria. openIMIS allows for medical review of selected claims from hospitals which pass these automated checks. Employers can also use openIMIS to review accident reports.

#### **Example Workflow**





Processing and payment of claims. openIMIS supports the calculation of reimbursements to hospitals on the basis of approved claims. If an employee is unable to work for a period of time as a result of an accident, or is permanently disabled, salary compensation is calculated and sent to the scheme's financial department for payment of benefits.

For employees, openIMIS simplifies enrolment procedures, makes it easy to verify one's coverage status at point of care and ensures prompt receipt of benefits in case of injury. For employers it provides a one-stop solution for managing both enrolment and accident reporting, with seamless links to information from hospitals about treatment and rehabilitation. For health facilities, it streamlines the processes associated with a health financing scheme and makes it easy for them to receive reimbursements. For scheme operators it reduces operational costs. allows for better monitoring and analysis of the scheme's overall performance, and enables information to be shared between different health and social protection schemes.

# One element of an interoperable digital ecosystem

openIMIS can function on its own as a stand-alone piece of software, but because it uses common standards for information exchange (i.e. HL7 FHIR specifications), it works seamlessly with other systems. This means that it can readily exchange data with everything from widely used data analytics platforms such as DHIS2 to electronic medical record systems like OpenMRS and other existing beneficiary management systems, such as those maintained by social security agencies.

openIMIS's status as a global good supported by active communities of developers and implementers means that the software is being continuously updated and improved with new functionalities. Users benefit from a top-quality product and expert support available through a vibrant community of practice.

#### Learn more about openIMIS

The openIMIS Initiative welcomes development partners, implementers with expertise in digital health and social protection systems, scheme operators, developers and academic institutions to help openIMIS grow and improve.

To learn more about how openIMIS can support health insurance processes and progress towards UHC, visit:

www.openimis.org https://wiki.openimis.org openIMIS: Health and social protection's digital backbone

Or contact the openIMIS Coordination Desk: contact@openimis.org

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