

## SECURING PAYMENTS

### **1. What is the average timeline for these wire transfers. Immediately or a couple of days?**

*The actual wire transfer of funds is immediate just like a home closing. Usually there are investors around a table and the money needs to be transferred in under an hour.*

*The wire information often takes days or weeks to communicate, confirm and execute.*

### **2. Is Blockchain something which has been thought about as a viable solution?**

*We have thought a lot about blockchain. We are not supposed to be proposing a solution, but it is something to think about.*

*The solution needs to be something that is easy to use by multiple people in a situation once or twice a year. It must be easy to get into the system with the proper credentials and know what to do.*

### **3. Can you walk us through how an existing employee goes through the process? Requesting, securing and then executing.**

*A call comes in or a person goes through a financial rep. The financial controls occur, then it is put into the system and authorized. Treasury uses the banking partner wire systems to identify wire instructions, confirm and execute.*

### **4. Where in this process are the 2-3 areas where the communication breaks down?**

*Northwestern Mutual is in a good position with regard to potential breakdowns. The industry as a whole is looking to improve the process. The issue this challenge is looking to solve is around emails and confirming a valid request. Sometimes third parties (lawyers) are in the middle and wire instructions are emailed around. That could introduce the risk of fraud.*

### **5. At the end of that process when wire and email instructions are confirmed... is there a call to an API?**

*An internal system is initiated, then the information goes to treasury, followed by our bank, with a final check by a person or several people. This process is similar with other financial institutions.*

## STREAMLINING MEDICAL RECORD REVIEW

### **1. When people are reviewing medical records, what is the purpose? Fraud, validity? Is there a possible way that humans off-shore can review these records?**

*In the front end of the medical record side, the goal is to identify the insurability of the individual. We are not a health insurance company. It is not adjudicating a health claim. Contractually it is making sure the items are met to make sure a claim is paid.*

*We do thorough reviews of any off-shore options and would consider a solution as long as it is secure and meets regulatory requirements.*

### **2. Is Northwestern Mutual trying to find a mining algorithm looking for specific keywords?**

*We are looking at the problem from multiple perspectives and we are open to a solution which involves this and other ideas. Just digging for keywords will likely not provide a wholistic solution.*

### **3. Does this document fit any specific categorization and a data dictionary?**

*There is a mix of type text and handwritten text. The goal is to get an understanding of the text and create actionable insights.*

### **4. Can you provide a data dictionary to pitch back teams?**

Yes

### **5. How much of the medical records are handwritten messages?**

*Approximately 10 percent and decreasing. Yet the handwritten messages are often the most insightful. Outputs from medical record systems will help with this, yet the analysis is still needed.*

### **6. Where is the bulk of the opportunity here? Is it mostly in turning the unstructured data into structured data, or is it more taking that structured data and turning it into data that can be better understood?**

*The most immediate gains would be in structuring and providing analysts with something more consumable, but the opportunity is greater in the entire space when factoring in a better understanding of the data.*

## STREAMLINING MEDICAL RECORD REVIEW

### **7. Are you able to provide historical examples of these PDFs and test data?**

*At the appropriate time in the relationship with your startup, we would be able to provide data to work with you on a solution.*

### **8. For people who review this manually today, what type of information is paired with these PDFs?**

*Medical diagnoses, treatment plans, etc.*

### **9. How does the information correspond to the ICD codes?**

*ICD codes are often found within in the data, but it's more so the physicians' notes we're concerned with.*

### **10. Are you open to or have you explored a process improvement vs. just a technology to process the claim and the medical record review?**

*For the purposes of Reverse Pitch, we are looking at the medical review challenge specifically. Focus on the medical record acquisition, review and human analysis workflow. There is likely an opportunity for a mix of process improvement and technology to solve this challenge.*

### **11. Would the technology have to find the continuity on the diagnosis across records?**

*If there was something showing a timeline over multiple records and doctor's notes, it would be interesting. This was not something we had thought of, yet it would be nice.*

### **12. There seem to be vendors who may be in this space. Has NM explored the vendor community in this?**

*The acquisition of medical record process is populated by many companies that can provide that data. The state of EHR today is not as complete as we would have thought. Only about half of the records provided from EHR include the information we need for mortality analysis. Interoperability works as a concept, yet most data is still unstructured and unparsed. It is not standardized or normalized in reality.*

### **13. How exotic is the language of doctor's notes in medical records?**

*There are common nuances that most diagnosis offer. Between different specialties of physicians, there is common nomenclature used.*

## EVALUATING INCLUSION

**1. At the core of this issue, how people relate to each other may have difficulty translating into techy mechanics. Are there programming or human-to-human strategies or is the only interest digital, measurement and tools?**

*We will need a mix of human programming engagement with technology to be successful with a solution to this challenge. There are many human parts of this challenge to make sure data acquisition is done in an inclusive way.*

**2. Is Psychographic dataset or information part of this challenge?**

*That is not what we do today. There are other companies that may do this as a proxy as part of this space. We would be interested in creative ways to incorporate this data, assessments, and perspectives as part of a solution.*

**3. You mentioned that there is inclusion index. What metrics are part of that?**

*Companies have designed, for example, seven questions as part of a larger survey, using the answers to those questions as a proxy to create an index.*

**4. Is this for Home Office or Field?**

*The solution should be different based upon that decision.*

*We are targeting the Home Office as a primary focus for this challenge. We would welcome a solution in the future to include Home Office, the Field and Field offices.*