

# **Being Data Led is More Than Just Great Data**

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**Head of Integrity Services, ACC NZ**

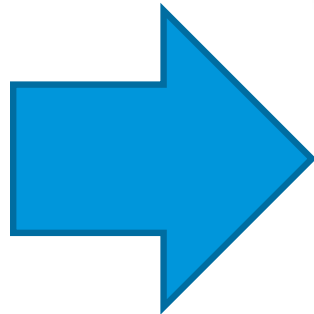
# “Presumption is the opposite of Prevention”

*Bhavik Sarkhed*

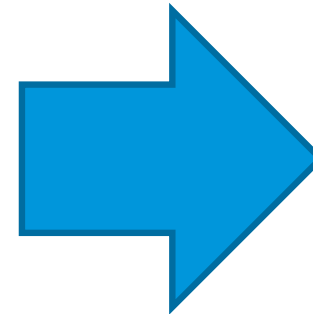
# The Integrity Services journey (so far)



**Prosecution**



**Early Intervention**



**Prevention**

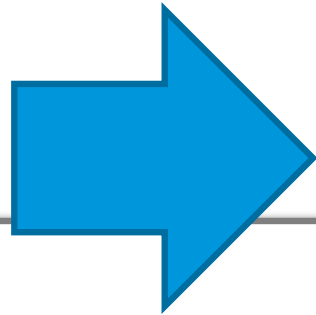


**Response**

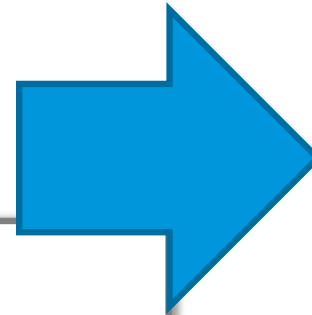
**Prevention**

## Traditional approach

**Pay first**



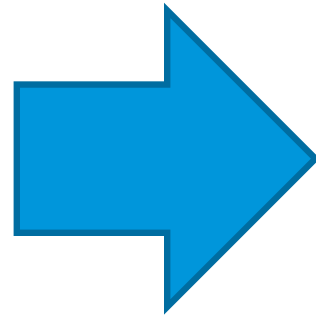
**Notice error**



**Chase**

Cost of chase usually exceeds the cost of error

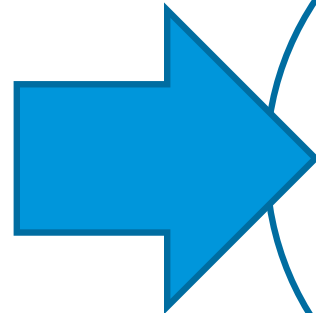
2m claims per year



\$3.4b

cost of claims 2017-18

91% invisible to ACC



Interactions between  
provider and client

**f/w/a**



# How we're delivering: The Integrity Services Framework

Prevention  
Detection  
Response  
Reporting



# Widening horizons – Integrity Risk



## A prevention-focused strategy is doubly lucrative:

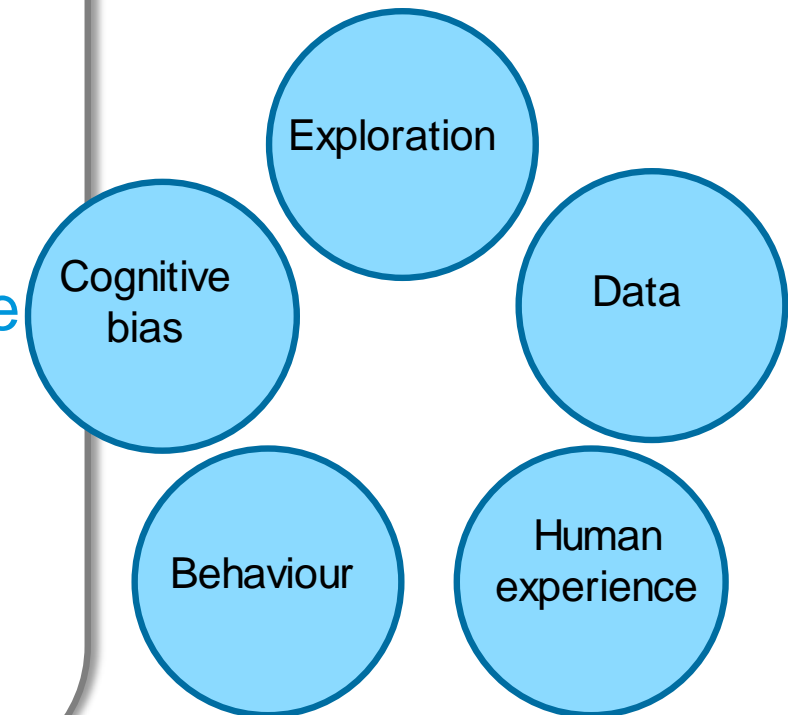
Prevention saves not just the cost of overpayments, but also the cost of the chase.

Potential fraudsters, moreover, are often discouraged from committing fraud and abuse if they know their behaviour is being watched.

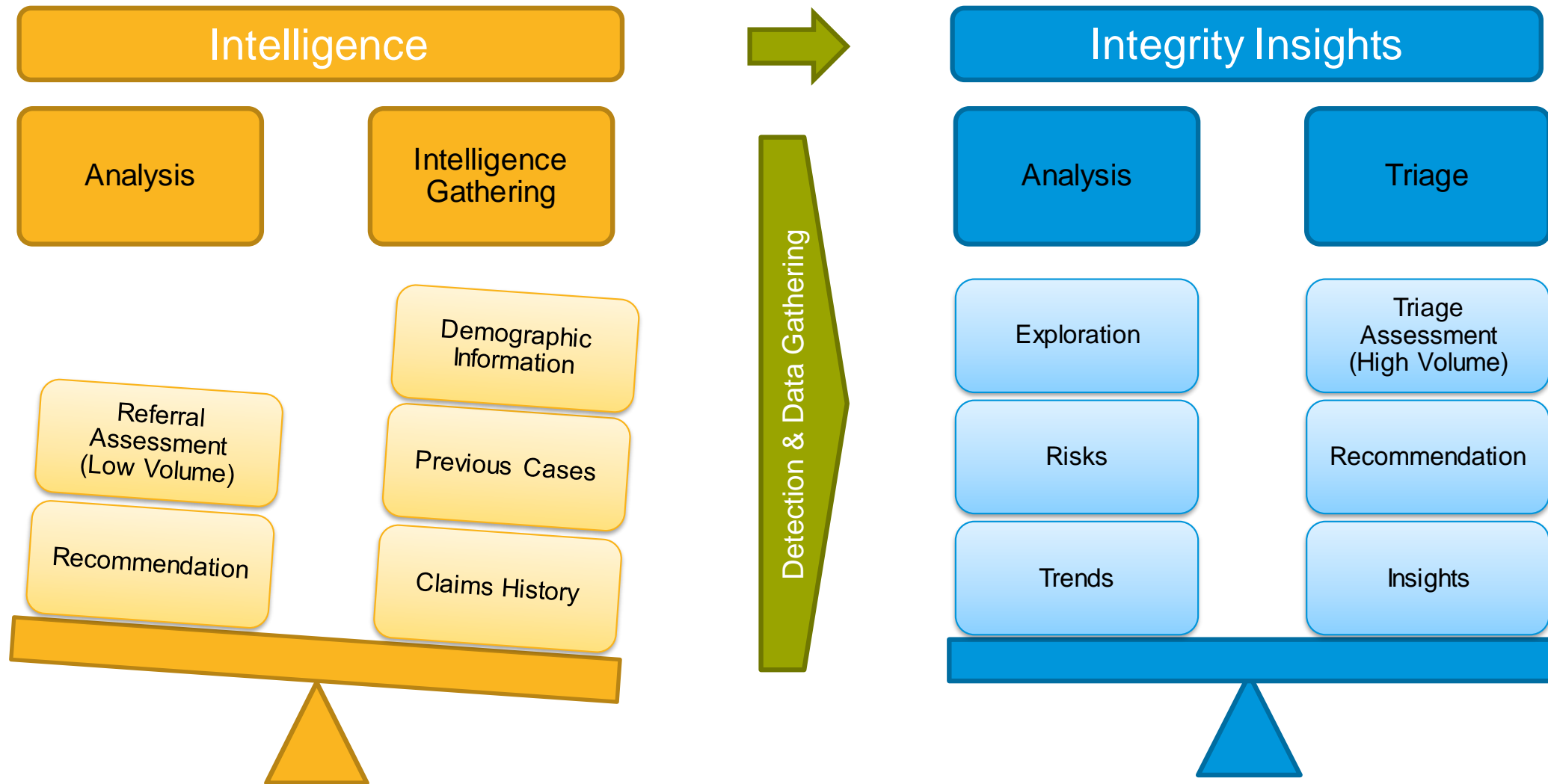


## Our prevention ethos

- Exhibiting the right information behaviours
- Focus on exploration and serendipity
- Choice architecture to encourage compliance
- Behavioural economics and interventions
- Test, pilot and learn through sprints



# Intelligence to Insights



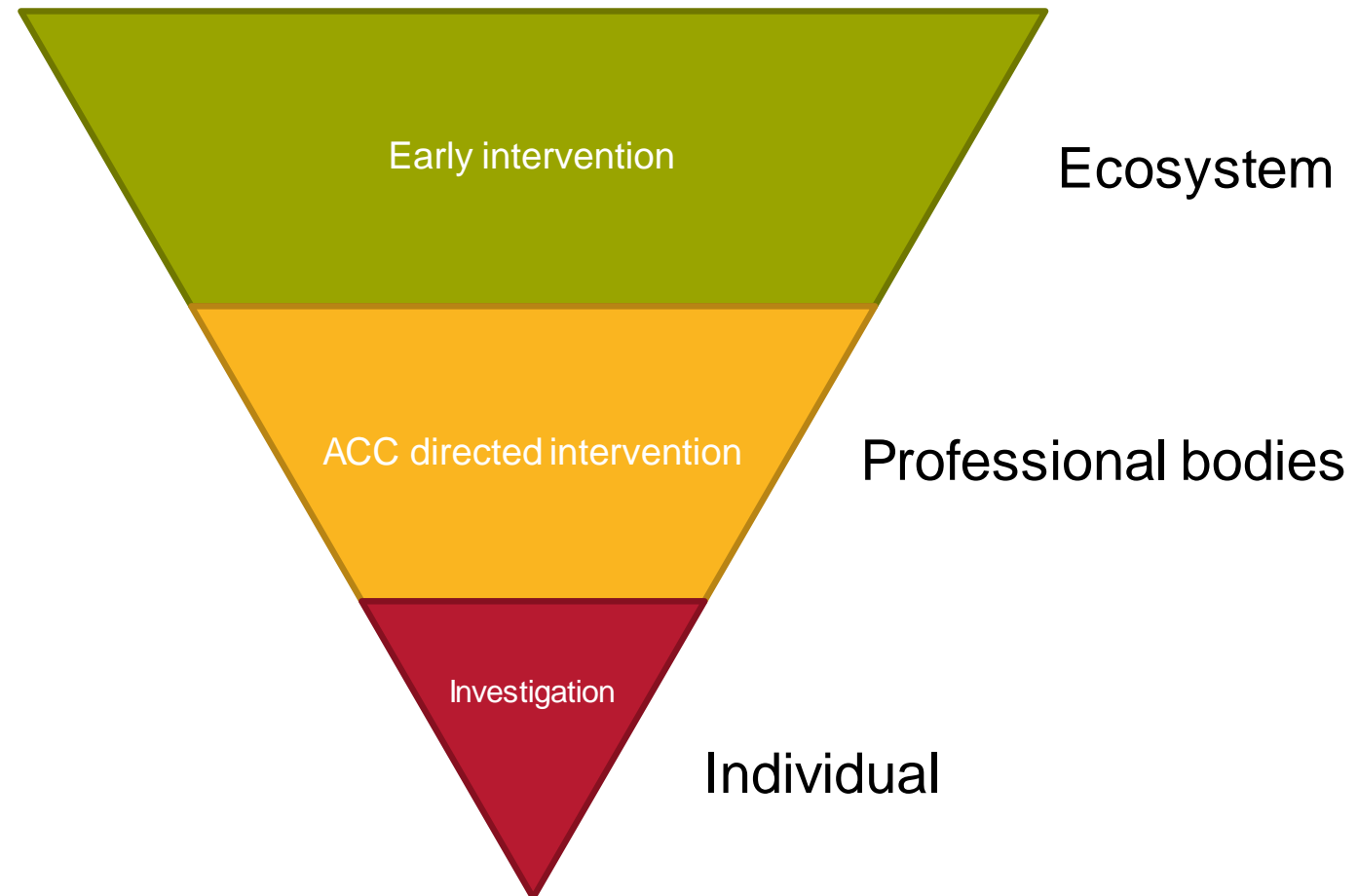
## Our sprint approach

- ‘manual’ data-led Sprints
- Generate proactive workload
- Address tangible business issues
- Time-bound and imperfect by design
- Utilise data analysis capability
- Early intervention/voluntary resolution
- Learn while doing
- Just get on and do it regardless of constraints



# Optimising Response – focus on early intervention...

This reflects the conscious shift to move away from 'high-touch, reactive, prosecution' activity to a 'low-touch, proactive, early intervention' approach

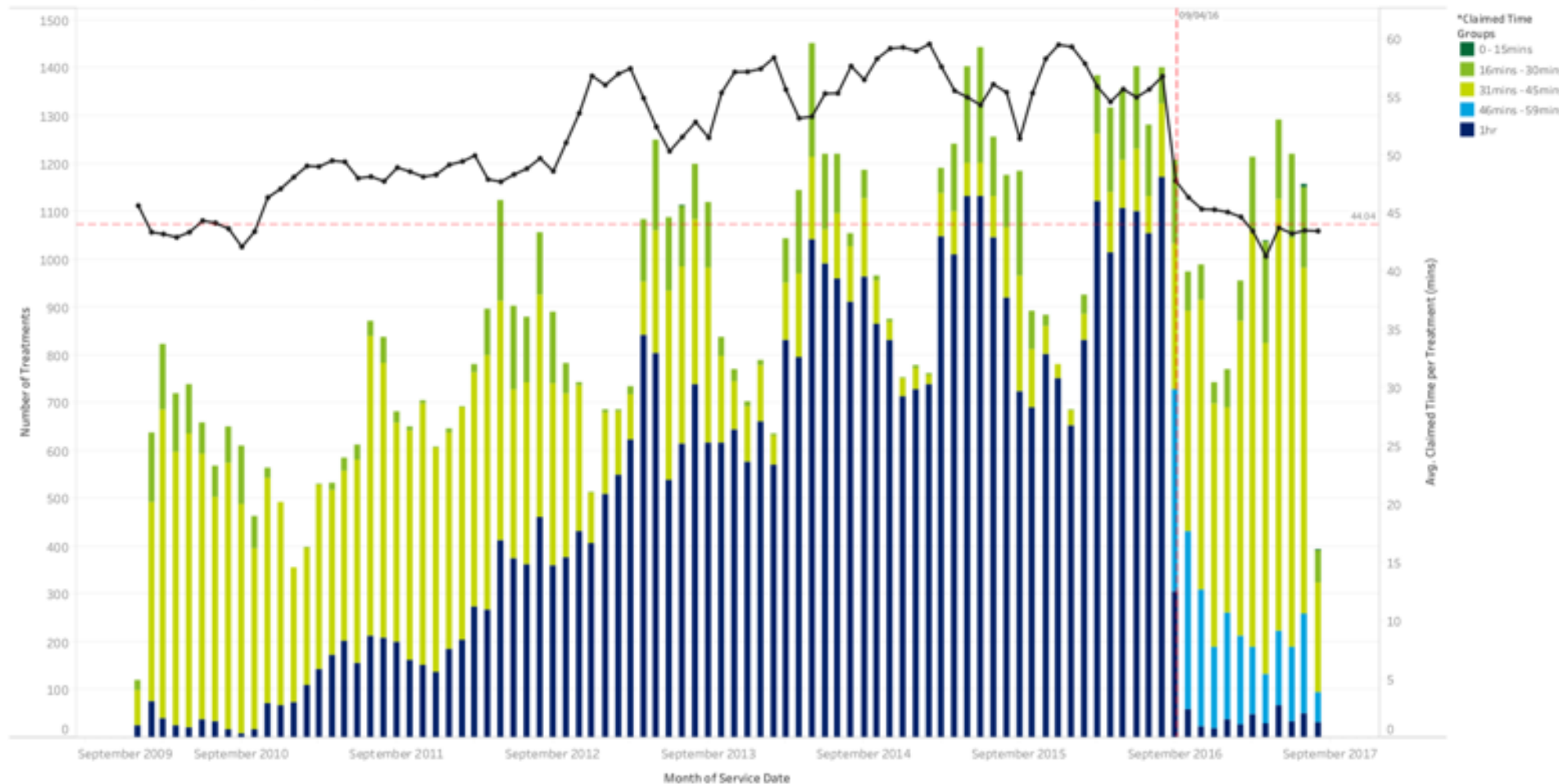


# ...and it works!

Provider billing before & after intervention

## APPENDIX A

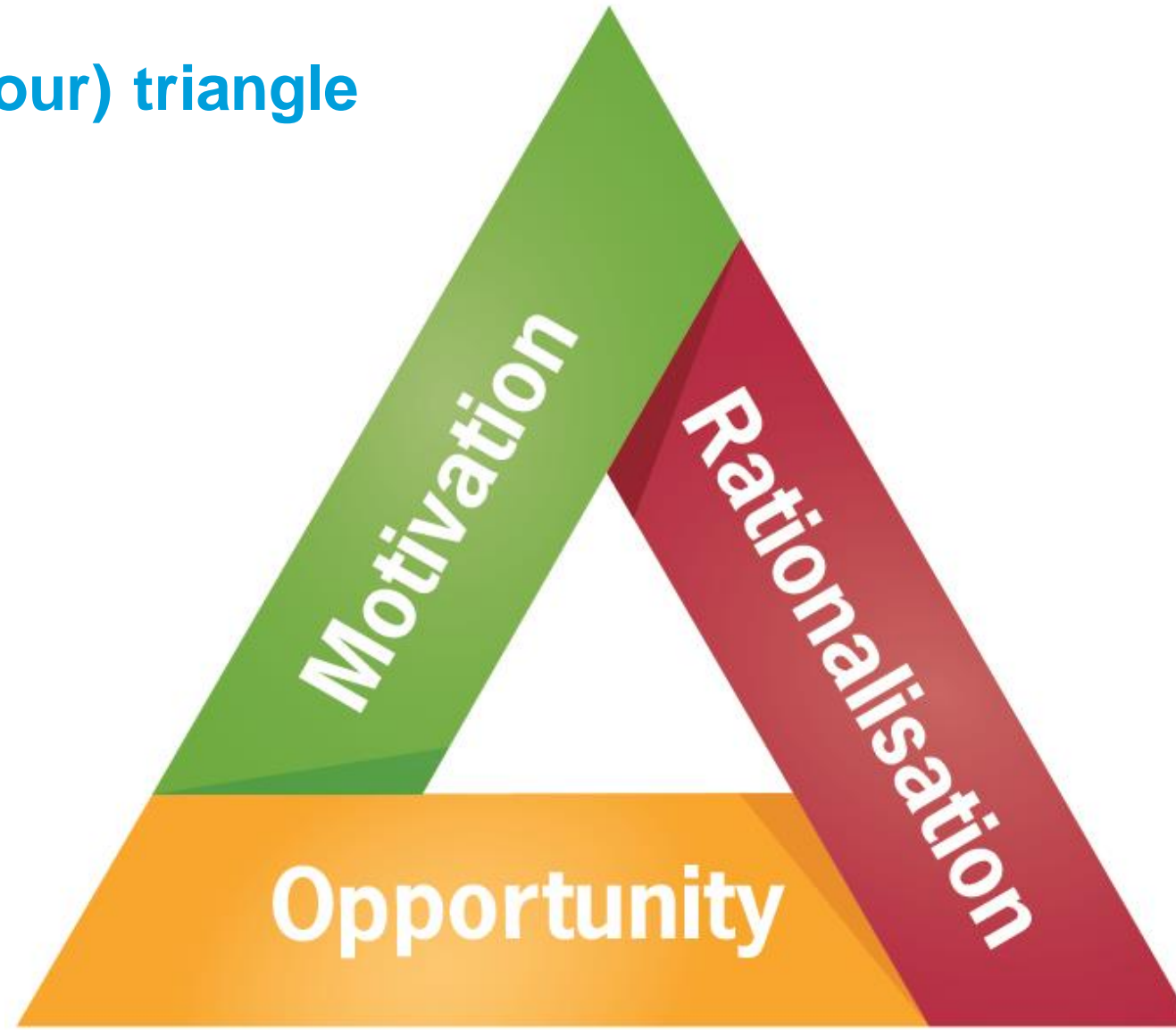
Treatment Duration Analysis - by No. of Treatments & Total Treatment Time



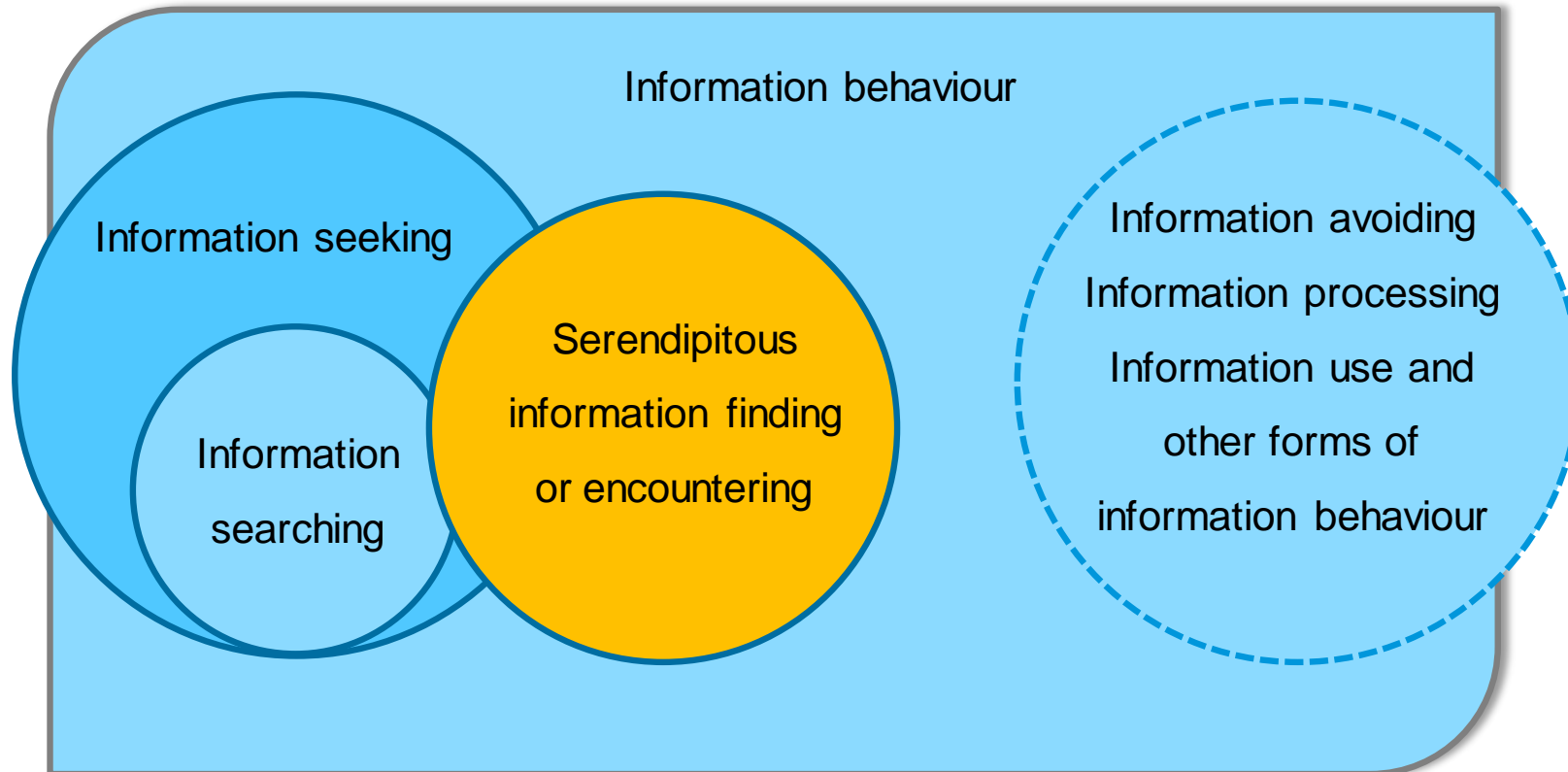
# What have we learned?



# Integrity (behaviour) triangle



# Information behaviour







# Questions