Business Form Challenges and Solutions

Even with Electronic Forms, Many Obstacles Still Exist

Every business in every industry uses various types of business forms to collect important data. Forms are used to handle both internal processes and external processes, from simple employee expense reports to complicated insurance enrollments. Regardless of the complexity of the process, forms enable participants to submit data in an organized, accurate way in order to begin a specific business process.

Despite the growing popularity of electronic forms, paper-based forms still exist. Paper forms may be lost in transit, difficult to read when handwriting is illegible, slow to manually route around an office or mail from location to location, tedious to process, costly to print and expensive to store. With electronic forms, capturing data can be simpler and more accurate. Depending on the technology, data from electronic forms can be immediately available to designated users, routed for action and set to trigger certain processes automatically.

Yet even as many businesses have made the shift to electronic forms, challenges still exist. These include ensuring that customers and employees have the latest versions of ever-changing forms, not having a way for employees to upload data from forms completed on portable devices, or not knowing how to process related images and documents.

This report looks at how forms are used in today's business climate, some of the challenges of using forms and some considerations in improving forms processes.

Forms Throughout the Years

To fully understand today's business forms and challenges, it is useful to look back at the evolution of forms. Form processes have continued to advance with technology throughout the years. Before computers, carbon forms (which use a specially coated paper in between an original and second sheet) were once very popular. Carbon forms were especially useful for making copies of a form completed with a typewriter or ballpoint pen. Unfortunately, carbon paper is messy and users often end up with colored fingers and smudged copies.

Non-carbon required paper (NCR), or carbonless copy paper forms, were introduced as an alternative to carbon copy forms. These forms, which use a microencapsulated dye on the back of the first sheet and reactive clay on subsequent sheets, are a biodegradable, stain-free product. The pressure from a writing instrument on the top sheet causes the dye to spread to the bottom paper layers, leaving a "copy" of the imprinted text or signature. The invention of NCR paper made form duplication simple. Frequently offered to end users in an array of colors (often in collated pads or books), NCR forms are commonly used for invoices, receipts, and other documents where duplication of hand completed forms is required. Typically, the top copy is white and colored pages are below for duplicate, triplicate, or quadruplicate form copies. The use of NCR forms is a great alternative for offices and businesses to keep and duplicate copies of forms mainly completed without the use of electronics.

The advent of computers and the mobile Internet has had a huge impact on how everyone collects, routes, and manages data. Today's forms can be stored and completed online, by hand, or remotely on a portable device. While in some ways technology has improved data collection through the use of electronic forms, the emergence of electronic and mobile forms has actually increased the need for forms processes and management. Most business processes still begin with some type of form, whether it is an on-screen or paper format. Once someone enters or submits his or her information, the process has to be managed, no matter what interface is used for data collection. Think about the processes and management that must occur in order to complete your request or transaction the next time you submit a web store payment form, a request for information form, or an application form online or by hand.

Forms Uses and Requirements

We all use either paper or electronic forms on a daily basis. They serve a critical business function between companies and customers, employers and employees, healthcare providers and patients, governments and constituents, companies and manufacturers, and more.

While you may associate industries such as insurance, finance or healthcare with high volumes of forms, in reality, every business is a user of forms. Here are some common business forms we encounter on a daily basis:

- Job applications
- Patient health history forms
- Loan application forms
- Credit card applications
- Product warranties
- Surveys
- And many more

Let's look at some of the ways forms are used in two different industries, and how business requirements and regulations impact form data collection, storage and use.

Healthcare

Forms are an essential tool in the day-to-day operations of any hospital, physician practice, home healthcare agency and other healthcare provider entities. Forms follow patients from admission, through a hospital stay or healthcare evaluation, to complying with insurance and governmental requirements, to prescriptions, to releasing a patient from the hospital and more. Not only does patient medical information have to be tracked through forms, but also communication between healthcare providers via forms is essential. The accuracy and precision of data collected from forms used in the healthcare industry is vital, as life-critical health information is collected.

More and more healthcare forms are being accessed from mobile devices. For example, nurses are using tablet computers during bedside care, physicians are utilizing laptops to enter medical information into electronic health records, and home healthcare and hospice nurses are using cell phones during visits to patients' homes. Documentation collected from forms on these point-of-care devices must be uploaded to a collection point or server so that the information is available to other staff caring for the patients or for back office staff member's use.

Privacy regulations present many forms challenges in the healthcare industry. With regulations such as HIPAA, only certain information can be shared with others, and usually only with patient permission. As a result, this creates an additional layer of security to ensure that only authorized personnel can access certain types of information. Electronic forms must support both electronic signatures and encryption in order to meet regulatory requirements.

Government

Government operations rely heavily on forms. In fact, nearly every process that occurs at government agencies, from municipal to the federal level, revolves around information collected on forms. There are many laws, rules, regulations and requirements that constituents must follow. Specific forms, licenses and other documentation are often required by government entities to begin processes and implement these regulations.

In today's world where smartphones and the Internet are the norm, citizens are accustomed to self-service options like online shopping and banking. This has led to pressure put on local governments to offer the same experience. As a result, many government forms are now being provided to constituents online. One advantage of this to governments is that customer service and employee productivity are improved at the same time.

Mobile forms are also becoming more popular in the government sector. With devices such as tablets, digital pens and more, field staff can complete inspections, surveys and interviews utilizing the appropriate electronic form. Equipping staff with mobile technology for forms enables them to avoid driving to the office to upload forms data and helps to eliminate slow manual processes associated with paper forms.

Electronic Forms

Electronic forms (E-forms) enable organizations to adopt computerized or electronic versions of paper business forms. Some benefits of using electronic forms instead of paper-based forms to collect data include:

- Decreased paper storage needs
- Reduced costs
- Increased efficiencies
- Increased customer and employee satisfaction
- Decreased risks of data loss
- Streamlined business processes
- Increased security
- Improved reporting
- Improved data quality with real-time validation

Decreasing reliance on paper forms also yields additional benefits such as workflow options and integration with other systems. In fact, some experts believe that E-forms are not true electronic forms unless there are some automation features and system integrations that occur. To these people, a form is not a true E-form just because it is completed electronically.

By taking advantage of electronic workflow features offered by document management systems, forms can be automatically routed from one user to another for action. Electronic workflows can reduce the time required to complete certain processes, such as approvals and reviews, by automatically managing the manual tasks involved with these processes. Forms can even be electronically routed from department to department and accessed by designated users in multiple locations. In addition, a form is less likely to be lost when it is electronically routed and tracked through an organization's electronic business processes instead of processed by hand. E-forms also give organizations the opportunity to work with forms data in expanded ways, as electronic forms can be integrated to work with other software systems already in place.

When businesses decide to convert paper documents to digital documents, there are a number of format options to consider. Some of these include Web (HTML) forms, word processing and spreadsheet program forms, and PDF forms. There are also a number of companies that offer E-forms management software platforms. Even with digital forms, some users still prefer forms that can be printed and have the same look and feel of a paper form. Forms that can be saved on a user's hard drive, accept e-signatures and perform calculations are other popular options to consider. Let's look at some of the popular form formats used today:

Web (HTML) forms allow web browser users to complete and submit a form online. These forms may reside in "public" locations, such as a website, or "private" locations, such as a company Intranet site or forms interface site. Web forms often contain features such as text boxes, drop-down selection boxes and auto-fill options. Once web forms are complete, the data may be electronically routed to an email address or into a workflow process associated with an electronic data management system. Web forms are especially useful if the entire form is completed online, the form is accessible by web browsers on any computer, the form does not need to retain a specific formatted look and the user does not need to print the form.

PDF forms enable users to create and use formatted electronic documents that look exactly like the originals. Some PDF versions can be formatted for users to complete from their computers, while others may be delivered and completed online with a capable browser plug-in. PDF forms work best when users want the form to look exactly like its paper version counterpart and end users have the appropriate version of Adobe Reader or Adobe Acrobat to either view and print or complete the form electronically.

Standard office program forms, created using word processing and spreadsheet programs, offer the ability to create forms that users can complete electronically, save and print. These forms can be protected so that users are only able to type in specified form fields, preventing others from altering the format. Forms created in word processing and spreadsheet programs are best when end users have the native applications the forms were created in, the form retains its original formatting and the form is submitted via hard copy.

Challenges Associated with Forms

If you are charged with issuing forms or collecting form data within your organization, then you are already aware of some of the challenges associated with forms. Just think about the steps that are involved every time a form is updated — users need to be notified to replace older versions of the form with a newer version, and then they actually need to begin using the new version. From an organizational perspective, it can also prove challenging to continually maintain and update different versions of the same form. For example, some businesses use slightly different forms associated with business processes in multiple states.

Another challenge that must be addressed by businesses is how to handle forms data collection in the field or by remote employees. Take the example of a financial advisor or insurance adjustor. Do you want to equip them with paper-based forms for their field activities? Or would you prefer that they use an electronic system for collecting data? If so, will this system have the capability to accept digital signatures from customers? If there are photographs, drawings, or other reports associated with the forms, is there a way to digitally "attach" them to the form or record? If an Internet connection is not available, will there be a way for your remote employees and customers to complete your forms? How will the forms data collected by your field employees get uploaded or saved with the rest of your organizational data? Will your employees receive notifications to upload new form versions?

Many transactions or processes involve multiple forms, which businesses like to keep together. Think about all of the new patient forms you complete when you visit your family physician. Although each of these forms has its own unique purpose, your physician's office probably stores them all together in your medical record because they all relate to you. Paper-based forms users can keep data from different forms together in manila folders or other paper filing systems when data relates to the same patient, applicant, sales transaction, business process, etc. However, electronic forms users also need to have a way to electronically group and access related files together.

There are also a number of time-consuming tasks involved with forms. If you don't have a fully automated forms system, then your employees must perform a number of steps to download and save new forms. Also, there are many error-prone, time-consuming tasks involved with transferring data collected from forms into your various business systems and current processes. If your forms aren't completed electronically, then you have the additional challenge of data being manually entered into a database, which can also be time consuming and error prone.

Finally, another important part of the forms process is ensuring that there is a solution in place to translate data collected from forms into meaningful information. Just collecting the data and storing it electronically isn't enough. The true power of electronic forms lies in the ability to "do" something with the information such as automatically verifying, routing, approving, and integrating data with critical business systems.

Forms inMotion:
A Solution that Solves Many Common Forms Challenges

Many of the challenges associated with using and maintaining forms can be solved by a forms management solution called Forms inMotion. Developed by KeyMark Inc., Forms inMotion can help automate entire forms processes, from the moment forms are produced through data automation and on to workflow processes.

The solution can leverage a company's existing fillable forms, whether they are saved as PDF or HTML file formats. PC's, tablets or laptops are the only technology requirements, as data is hosted on KeyMark's Forms inMotion secure server. (An option for hosting Forms inMotion data on a company's own server is also available.)

Once the forms have been uploaded, the solution automatically ensures that employees and customers always have the latest versions. When end users connect the Forms inMotion client via an Internet or VPN connection, the latest form versions are automatically downloaded to their devices while data from completed forms automatically uploads to the server.

There are many advantages Forms inMotion's configuration offers to remote employees such as home healthcare nurses, insurance adjustors and others. Without the continual need for an Internet connection, forms can be electronically completed and even digitally signed in the field. Once an Internet connection is re-established, the forms and form data are synched between an organization's Forms inMotion server and the tablet in the field. Remote users can even attach files to the forms, including photos taken from the remote device's camera, as well as other electronic documents on their machine such as emails or office documents.

Forms inMotion's batch capabilities enable users to organize forms into different "packets," helping to present remote users with all the forms they need to be complete for a given process at the same time. As an example, a business' "job application packet" might contain forms such as an Application for Employment, Criminal Background Check Authorization Form and a Security and Confidentiality Policy Data Form. Certain situations may also call for different versions of the same form on the system. Forms inMotion easily accommodates different versions of the same forms.

Once forms have been electronically completed and the data has been extracted and synched with a Forms inMotion server, automation takes over. Forms inMotion processes forms data and writes it out to disk, leaving users with machine-readable data. From an organization's secure Forms inMotion server, users can easily retrieve, sort, or download any forms or form data they need.

For users with an electronic document management system, data can even be taken one step further. Hundreds of built-in rules can be implemented to define what happens with the captured data. Forms may be routed to designated users. Certain types of form submissions may be flagged for immediate follow-up. Electronic letters may be automatically generated based on certain parameters. Even customized workflow functions, such as verifying employment eligibility through a third-party system, may be established. The main advantage of utilizing an electronic document management system for processing data and forms output by Forms inMotion is the savings in time. Work processes that have to be run repeatedly or involve a number of different individuals or steps can become more efficient through electronic document management.

Summary

Organizations produce and process endless forms every day. While an increasing number of businesses have implemented some type of technology for forms processing, challenges still exist.

It can be a challenge to keep up with form updates while ensuring that employees and users have the correct versions they need. Mobile employees need to have the latest versions of forms, as well as an easy way to share forms data with the home office. Organizations also need to have a plan in place for what to do with their forms data once it has been collected, through workflow processes or other methods.

There are many different ways to approach these challenges. In the end, it is important that a forms solution addresses each individual company's industry standards, regulations, users and business processes. KeyMark's Forms inMotion is one solution that addresses many of the common challenges associated with forms while helping teams work quicker, more efficiently and smarter.

About KeyMark Inc.

KeyMark Inc. is an award-winning document capture, management and workflow systems provider. As a trusted industry source, KeyMark has been providing clients with customized document technology solutions since 1996. KeyMark has helped clients increase efficiencies and decrease operating costs in various industries including aerospace, healthcare, lending, government, insurance and manufacturing. As a company known for its high level of customer support and expertise in customizing solutions according to each client's unique business operations and goals, KeyMark frequently automates business processes in the accounts payable, accounts receivable, human resources department or the mail room. KeyMark is headquartered in Liberty, SC with offices in Columbia, SC; Indianapolis; Lancaster, Penn.; Rock Hill, SC; and Twin Cities, Minn. For more information about Forms inMotion or KeyMark, visit www.keymarkinc.com, email sales@keymarkinc.com or call 864.343.0500.

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