Alacriti

Major Health Insurer Modernizes Payments with Orbipay EBPP

Kicking Ugly Processes to the Curb

A major health insurer had individual membership systems for each of the plans it offered. A lot of payments were being made by checks mailed to their lockbox or delivered in-person to one of their regional offices for secure delivery to their lockbox processor. The only digital payments in existence were bank drafts; they had no autopay or card payment options.

In addition to card acceptance and autopay, the insurer wanted to streamline refund and return processes and reduce manual intervention in the payments process. Customer service reps unable to handle cardholder information for risk and liability reasons needed a system that would significantly reduce the Payment Card Industry Data Security Standard (PCI DSS) compliance audit scope.

"We had a bunch of ugly processes to get rid of," said their Financial Systems Manager. "Plus, we had a strategic direction to make as many payments as possible self-service and digital."

A Successful Partnership

As a result of many technical issues and business constraints, the insurer undertook a five-year migration effort to consolidate disparate membership systems, while adding members from each migration to Orbipay EBPP. Efforts began in 2014 and concluded at the end of 2019.

Upon completion, more than 100,000 digital payment transactions were being processed per month, via Orbipay EBPP, valued at roughly $22 million.

Orbipay EBPP was also rolled into their Total Enrollment Solution (TES) project. They are now able to stand up new group plans in as little as two days and offer credit card payment acceptance to boot.

Overview

Challenge

A major health insurer had multiple, disparate membership systems, plus received lots of payments by check. The only digital payments they were able to offer were via a cumbersome bank draft process.

Solution

Orbipay EBPP enabled the client to offer autopay and card-based payments while streamlining processes to reduce manual intervention.

Results

The client experienced significant gains in efficiency primarily due to autopay and card payments while providing a better payments experience for their policyholders.

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— Financial Systems Manager

To find out how your organization can benefit from Orbipay EBPP, contact us at (908) 791-2916 or info@alacriti.com.

The Results

The insurer gained several benefits with Orbipay EBPP:

- Better payments customer experience
- Significant labor and financial efficiency gains due to automating and streamlining payments processes with autopay and card payments. For example, call and check volumes were substantially reduced
- Eliminated the need to manage separate processing relationships for all the various payment forms
- Minimal PCI DSS compliance impact

The Value of Great Customer Service from a Fintech Partner

Current feedback is that Alacriti's service and support staff continue to be prompt, attentive, and helpful.

"We have a one-hour meeting every week with our Alacriti support rep," the Financial Systems Manager explained. "They've been great to answer our questions, not only just on migration but helping us start implementing some of [the] capabilities we haven't yet or want to turn on like text messaging, mobile payments, and automatic credit card account updater."

We bring our business challenges to Alacriti and they've always done a really good job helping us solve them. It may not always be the path we think of first thing in our minds, but they have a good banking background and they'll say, 'You can do that, but really what you need to do is this because of A, B, C, and D. And Alacriti's been very responsive to our email questions too, explaining how to do things or the best ways to go about doing others. They've certainly kept us out of trouble."

Looking Toward the Future

Now that membership system migrations are over, the focus is on implementing some new features and functionality offered by Orbipay EBPP.

One of the things they hope to upgrade is their homegrown self-service kiosks located in regional offices across the state. "We need something better. Something intuitive that makes paying in our offices much quicker." The Financial Systems Manager likes that with Orbipay EBPP, kiosks are ADA compliant, have multi-language capabilities, and can accept cash. "Our office staff needs to be focused on selling new products, not taking payments."

Overall, using Alacriti's Orbipay EBPP solution has been a very positive experience for the insurer. "We've been really happy. We've streamlined our payments processes, improving customer experience while creating operational efficiencies at the same time."

> "Obviously, Orbipay EBPP has lessened our call volume and the amount of manual intervention. Autopay has helped that tremendously, plus it has decreased our cost per payment with no manual intervention."
>
> *— Financial Systems Manager*

> "We've streamlined our payments processes, improving customer experience while creating operational efficiencies at the same time."
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