

SUCCESS STORY

Major Midwest Health Insurer Processes 85% of Payments with Alacriti

A Simple Change to Orbipay EBPP Drives a Boost in Member Satisfaction

Background

A major midwest health insurance company that is both a leader in selling health insurance in two midwestern states and a mutual insurance company, needed to find an electronic billing and payment vendor quickly. Their previous vendor decided to exit the payments business, leaving them needing a new partner for B2B and B2C invoicing and payments.

Selecting an Electronic Billing and Payment Provider

The insurance company evaluated several vendors, selecting Alacriti's B2B solution, [Orbipay Electronic Billing Presentment and Payment \(EBPP\)](#). They were impressed with Alacriti's ability to make customized modifications quickly and at no additional cost. For them, the top three benefits of Orbipay EBPP were:

1. Simple, modern, and intuitive user experience for individual and group members
2. Easy integration with bank partners
3. Stable and reliable with an extremely high volume of payments

Orbipay EBPP is a customizable billing and payments solution designed for businesses of all sizes. It's a highly scalable, cloud-based, electronic bill presentment and payment (EBPP) solution built to quickly adapt to the changing needs of businesses and their customers. It also aligns with modern consumer expectations offering channels that make it easy for customers to pay in the channel they prefer, like [Amazon Alexa](#) and [Pay by Text](#). Orbipay EBPP supports various payment methods such as credit cards, debit cards, and ACH, so customers have more variety in how they choose to fund their transactions. In addition, payment options like Recurring Payments and AutoPay give added flexibility in how customers schedule their payments, especially when paying balances over time. By accommodating so many preferences, businesses can accelerate receivables and less time spent on customer service and past-due follow-up.

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Why Orbipay EBPP was the Right Decision

From a support and customer perspective, the insurance company has a lot of compliments for Alacriti. “When we do have an enhancement or something we would like to change, Alacriti is always willing to help however they can in a timely manner – and at a low cost.” They are particularly impressed by the response time, status updates, and resolution time. “They clearly communicate if there is any downtime with maintenance, e.g., monthly enhancements.”

Eighty-five percent of the insurance company’s payments come through Alacriti’s platform, and the adoption rates are very high. From both measured customer feedback (Member Loyalty Index survey) and anecdotal experience, the insurer sees improved customer satisfaction as a result of the introduction of modern payment options. Relationship managers and customer service representatives continue to report good results.

The insurance company emphasizes its appreciation for the dependability of Orbipay EBPP and that they can trust it with their payments. They have around 200,000 auto payments a month and rely on accurate and reliable processing.

Looking Toward the Future

In the future, the insurance company plans to increase adoption rates even further by promoting their ebilling system and encouraging more self-service (vs. their current model of having customers send in a form to enroll in payments). Also, they have peace of mind that they have already taken steps to comply with the new [Nacha WEB Debits operating rule](#) by using Alacriti’s [Bank Account Validation Service](#). As a Preferred Partner of Nacha, Alacriti’s service accurately confirms account ownership and financial information to safeguard against risk.

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