

Less Paper, More Progress: Digital Billing Drives 96% ePayment Adoption

Partnering With Alacriti To Drive Efficiency, Security, and Scale

Background

For over 30 years, one of the nation's leading health insurers has served a diverse member base with complex billing needs across group, individual, and self-funded segments. But behind the scenes, legacy billing infrastructure was holding them back from addressing the increase in healthcare billing demands. Repetitive manual processes, inconsistent platform reliability, and a lack of modern payment options were creating operational friction, both for the billing team and for members.

That changed when they partnered with Alacriti. By implementing Orbipay EBPP, the insurer has transformed billing operations, digitized payments at scale, and unlocked new levels of efficiency and control.

The Challenge

The previous EBPP solution lacked the reliability and flexibility the insurer needed to keep up with evolving expectations. Frequent system downtime disrupted billing cycles, while manual reconciliation processes strained internal teams and slowed cash flow. Members lacked self-service options, leading to slower payments and heavier call volumes. "We had a lot of ups and downs with our prior platform. It just wasn't stable. We knew we had to make a change," said their Director of Billing Operations.

The insurer was also looking for a platform that could support the unique complexities of group billing (like layered access, partner keys, and PHI-driven security rules) without requiring workarounds or compromising compliance—needs their previous EBPP provider couldn't meet.

What Improved With Orbipay EBPP

- 96% ePayment Rate for groups receiving eBills — vs. just 50% with paper
- 2M+ AutoPay Transactions per year — boosting predictability in cash flow
- 56% Growth in One-Time Payments — replacing checks and reducing delays
- Automated Refunds — faster, digital reimbursements without mailing costs
- Fewer Manual Tasks — staff freed from hours of lockbox reconciliation
- High Adoption Across Segments
 - 73% of individuals
 - 80% of self-funded accounts
 - 54%+ of group members



Why Alacriti?

The insurer chose Alacriti's Orbipay EBPP solution due to its flexible, modern platform. Unlike other vendors, Alacriti didn't just offer a product; they offered a partnership. From day one, the insurer found a team willing to collaborate, co-develop, and truly understand the demands of group-based billing in the health insurance industry. Key benefits that influenced the decision included:

- **Reliability and Stability:** A secure, cloud-native platform that eliminated recurring outages and ensured consistent billing cycles.
- **Modern Member Experience:** Features like text/email reminders, autopay, and one-time EFT payments created a frictionless billing journey.
- **Flexible Architecture:** Seamless integration with the insurer's member portal and support for complex group billing scenarios.
- **True Partnership:** "Alacriti truly partnered with us from the beginning. It's been a strong partnership—supportive, attentive, and built around the unique needs of group billing in health insurance," said their Director of Billing Operations.

Implementation

Orbipay EBPP was implemented across all member segments. The platform integrated cleanly with the insurer's existing infrastructure and supported secure access management, layered partner controls, and member-specific rules. Alacriti worked closely with the insurer's team to ensure a smooth transition, including automating digital disbursements and lockbox reconciliation.

The Impact

Since implementing Orbipay EBPP, the insurer has seen measurable improvements:

- **Electronic Billing Drives Electronic Payments:** Groups receiving eBills have a 96% electronic payment rate vs. 50% for those receiving paper billing.
- **2M+ AutoPay Transactions Annually:** Ensures predictable cash flow with consistent, on-time payments.
- **One-Time Payments Up 56%:** Digital one-time payments surged in two years, replacing check payments and reducing friction.
- **Automated Refunds:** Digital disbursements sped up refunds and eliminated manual mailing costs.
- **Significant Reduction in Manual Reconciliation:** Lockbox reconciliation time dropped significantly, freeing up FTEs once tied to lockbox tasks.
- **Segment-Specific Adoption Rates:** Digital billing adoption has gained strong traction across all segments of the insurer's member base:
 - 73% of individual members
 - 80% of self-funded accounts
 - Over 54% of group segments

"If someone receives the bill electronically, they're far more likely to pay electronically. It just works better—for them and for us," said their Director of Billing Operations.



Member Benefits

- **A No-Login Payment Option:** Members can make secure payments without registering, improving usability.
- **Reminders and Flexibility:** Email and text notifications promote on-time payments without requiring portal login.
- **Faster Refunds:** Automated disbursements provide timely access to funds for members needing reimbursements.

Operational Benefits

Before modernization, teams spent hours each week manually reconciling payments and processing paper checks. With Orbipay EBPP, those tasks have been automated, significantly reducing overhead and processing time. By offering a reliable and flexible billing experience, the insurer has improved both internal efficiency and external satisfaction.

Future Outlook

Looking ahead, the insurer plans to expand its digital disbursement capabilities and explore deeper integration with provider networks and employer groups. There is also interest in supporting additional self-service enhancements and extending digital capabilities to accommodate more complex billing arrangements as they scale.

Conclusion

In a space where many vendors deliver technology, Alacriti delivered true partnership. By working closely with the insurer to improve internal workflows and enhance the member experience, Alacriti not only modernized their billing operations, they elevated it. For this leading insurer, Alacriti's Orbipay EBPP didn't just check the boxes; it set a new standard. "Alacriti is probably one of the best vendors I've worked with in my 30+ year career; supportive, attentive, and always evolving with us," said their Director of Billing Operations.

Alacriti's [Orbipay EBPP](#) is not just a billing and payment solution—it's a strategic tool that empowers insurers to meet the demands of the modern policyholder while achieving operational excellence. With its customizable features, seamless integration, and reliable performance, Orbipay EBPP is the smart choice for insurers looking to future-proof their payment processes. To learn how Alacriti can support your payment modernization goals, contact us at info@alacriti.com.