



How to Build Unwavering Operational Resilience

Improving Medical and
Non-Medical Payments Efficiency
Across Channels



Introduction



This is a particularly challenging time, and P&C insurers are facing it head-on, managing the effects of an economic downturn, ongoing burnout, and compliance with regulatory changes. At the same time, many legacy payment technologies are aging, which can lead to further operational fragmentation, security issues, and higher costs.

Organizations must remain adaptable and resilient, ready for swift changes in technology, industry regulations, and the evolving expectations of providers, businesses, and policyholders.

One of the keys to resilience amid these challenges is the right payments technology infrastructure. To succeed now and in the future, organizations need to optimize their network performance while streamlining payment operations and driving down costs. The best way to address these operational challenges is to consolidate legacy payment systems—effectively improving efficiency, satisfaction, and security in a single change.

Top 5 Key Payment Technology Challenges

1. Administrative burdens

Technology investments have added new processes and workflows to meet digital demands. However, these often accumulate, rather than replace older systems, leading to a collection of inefficient platforms. This accumulation not only causes errors and delays, but also increases opportunities for data breaches and fraud attacks, making the need for more streamlined and secure systems even more urgent.

2. System fragmentation and accumulation of point solutions

A significant challenge is the disparate systems that hinder digital transformation. Modernizing payment and claims management platforms is important, but a piecemeal approach is far from effective.

3. Demand for an optimized experience

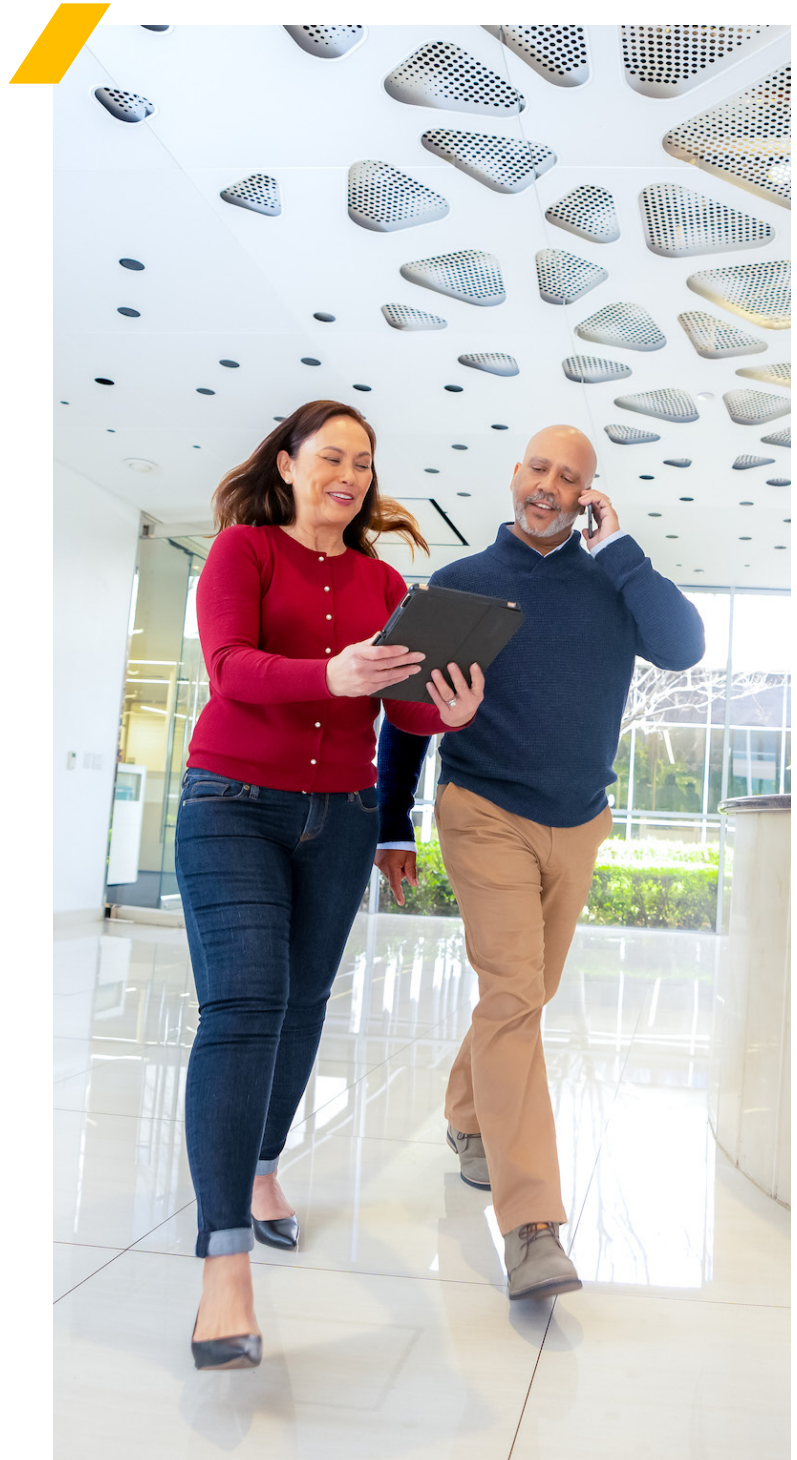
Most policyholders now expect transparency regarding costs related to claims, premiums, and other essential coverage details. An optimized payments experience can enhance financial awareness and provide greater transparency throughout the claims process.

4. Cybersecurity and privacy

Data at rest and data in transit are at risk of compromise. Cyberattacks will expand as organizations continue to adopt technology. The lack of comprehensive federal data privacy legislation is viewed as a major oversight in today's digital age. Keeping data under one roof helps eliminate the security risk associated with moving data between vendors.

5. Keeping up with digitalization and innovation

Optimizing operations using modern, digital payments processes is at the forefront, and organizations are likely to trial a variety of digital and technological options. There is also a focus on how to better empower policyholders with price-comparison tools and facilitating on-site claims payments to enhance the overall customer experience.





Downsides of Legacy Payments Systems

Operational discord, maintenance costs, lack of visibility into system performance, and managing multiple vendors can have an outsized impact on the efficiency of a payments infrastructure. Technology bloat occurs when there are too many different tools, technologies, and platforms, resulting in an unwieldy tech stack. Legacy payments systems create excessive costs, lack visibility into system performance, and complicate vendor management.

Meanwhile, regulatory compliance challenges have been particularly hefty in recent years for P&C insurers. Legacy platforms weren't designed to stay compliant indefinitely or adapt to specific regulations such as state-specific insurances does and the Dodd-Frank Act. The overall complexity can hamper as new mandates arise. Streamlining medical and non-medical payments processes into a unified system can create a nimble and more agile infrastructure, ensuring that compliance is maintained as new regulatory changes inevitably arise.

Security concerns also escalate with multiple technologies and systems. Maintenance costs and resources increase to keep up with patches and system updates. There is a greater possibility of data breaches. If a breach occurs, it can bring staggering costs, damage reputations, and lead to attrition among providers, businesses, and policyholders.

Interoperability issues also increase operating expenses and result in error rates that affect reputation and cause provider and business churn. On average, organizations manage more than ten vendor relationships for a single initiative, leading to suboptimal data sharing, diminished policyholder experience, and a higher likelihood of data loss.

Downsides of Legacy Payments Systems



Operational discord

Maintenance costs, lack of visibility into system performance, multiple vendors to manage



Compliance challenges

Old systems not designed for new regulation, over-complexity, extra costs & resources to meet regulatory changes



Security concerns

Multiple systems = multiplied concerns, data exfiltration, constant patches and updates



Interoperability issues

Increased error rates, suboptimal data sharing, provider & member abrasion, higher likelihood of data loss

Benefits of shifting to a single payments solution

By migrating to a single platform, organizations can reduce the risks and consequences associated with a complex and fragmented legacy payments infrastructure.

1. Deliver faster payments based on preferences

Providers, businesses, and policyholders alike want a choice in both medical and non-medical payment delivery, and they want to receive their payments faster. A single payments platform simplifies the process and allows organizations to improve satisfaction with a modern payments platform.

2. Reduce or eliminate check printing and mail costs and administrative spend

Automation, paperless billing, digital communications, and consolidated mailings reduce print needs. Internal operations are then streamlined, lowering costs previously allocated to paper, equipment, print facilities, and labor.

3. Payment & transaction visibility to help simplify processes for payees

Payee expectations for straightforward digital experiences are met. A single platform facilitates easy management of billing, collecting and reconciling payments, and changes are much simpler to make when there is a single source for all information..

4. Lower risk for fraud or security breaches

Data governance is consolidated through a single platform. Optimized digital payment delivery systems reduce opportunities for fraud as paper checks and communications are eliminated.



Why choose ZAPP



ZAPP intelligently manages medical and non-medical payments and communications through one integrated platform. This streamlines operations, reduces complexity, and keeps organizations compliant, all while delivering the payment experience that providers, businesses, and consumers need- now, and in the future.

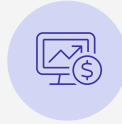
ZAPP's robust, rule-based engine supports all payment modalities (check, ACH, virtual credit cards) and communications, while keeping organizations compliant. Reinforced by an expansive partner ecosystem, using ZAPP allows claimants to experience customized, efficient, and intuitive payments and communications.

Why Choose ZAPP



Unlock payments efficiency

ZAPP is the only platform that consolidates all healthcare payment modalities and communications into a single hub, delivering a customized and transparent payments and communications experience.



Accelerate payments modernization

Innovation in payments is happening at breakneck speed. Leveraging ZAPP means tapping into a platform with modern payments capabilities and deep integrations with leading consumer companies to accelerate modernization.



Scale with ease

ZAPP manages and stores more than 1M+ rules to help payers seamlessly maintain compliance. It also enables them to scale and continue to deliver a modern and forward-looking payments experience to providers and members.

Learn how we can help you reach your unique payment goals.

To learn more about ZAPP, visit zelis.com or contact a Zelis representative.



About Zelis

Zelis is modernizing the healthcare financial experience by providing a connected platform that bridges the gaps and aligns interests across payers, providers and healthcare consumers: the Zelis Advanced Payments Platform (ZAPP). Zelis sees across the healthcare system to identify, optimize and solve problems holistically with technology built by healthcare experts - driving real, measurable results for clients.

Learn more at [zelis.com](https://www.zelis.com) and follow us on [LinkedIn](#) to get the latest news.

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Modernizing the healthcare
financial experience for all.