



Modernizing Payments, Elevating Care

A New Era for Workers' Comp

Still Cutting Checks Like It's 1999?

"Tonight, we're gonna party [like it's 1999...](#)"

While the iconic Prince lyric still hits, for too many workers' comp systems, it's more than just a throwback. It actually feels like it's still 1999.

Imagine this: A worker takes a bad fall on the job. They're out of work, racking up medical bills and waiting for the check to arrive by mail—like it's 1999. But instead of "[dancing their life away](#)", they're stuck in a system that's decades out of date.

Meanwhile, their payer is buried in paperwork, their provider is chasing reimbursements and the whole process is moving slower than dial-up.

It may be true that "[life is just a party, and parties weren't meant to last](#)," but, somehow, outdated claims processes are still hanging on—long past their prime.

The result? More friction, more delays, more operating costs and a payment system stuck in the past.

It's time to bring workers' comp into the 21st century.

zelis[®]

Rethinking the System

Paper, Paper Everywhere

Digital finance has moved forward—but workers' comp payments are still stuck in the past. Despite a 23% drop in check usage overall, paper remains a major part of the process, slowing down everything from reimbursements to recovery.

And the gap is growing. Administrative transactions have surged 200% year over year, yet claim payouts have only increased by 9%. It's clear: the system is working harder but delivering less.

There's real cost tied to that inefficiency. Moving to electronic payments represents a \$2.5 billion savings opportunity—money that could be reinvested into better outcomes and stronger operations.



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Say Goodbye to Snail Mail for Disbursements

Shifting to digital payments isn't just about speed and efficiency—it's about improving the entire experience for claimants and payers alike.

Nearly half of injured workers would switch insurers

for faster, more digital payment options. Member disbursement delays don't just frustrate people—they can cause serious financial and emotional strain, impacting recovery timelines and eroding trust.

Real-time visibility into payment status isn't a "nice to have" anymore. It's a must-have to reduce uncertainty, improve claimant satisfaction, and stay competitive in a rapidly changing landscape.

Get Paid—Without the Paper Chase

It's not just about disbursements. Premium collection plays a critical role in the overall experience—especially for employers managing workers' comp coverage.

Leading payers are making it easier with fast, flexible options like Apple Pay, Google Pay, credit/debit cards, and ACH. The result? Less friction, more on-time payments.

For group admins, digital platforms simplify the process with consolidated invoicing and real-time reporting. That means better visibility, easier reconciliation, and fewer headaches when managing multiple policies across locations.

Streamlined premium payments don't just ease the admin burden—they build stronger relationships and a smoother experience for everyone involved.

Providers Need Faster Reimbursements

It's not just claimants who feel the pain of outdated systems—providers do, too. When payments are delayed, cash flow takes a hit. Some are even forced to pass financial stress onto injured workers, or worse, stop accepting workers' comp cases altogether.

Advanced Practice Providers (APPs), who increasingly lead the delivery of care in these cases, need faster, more flexible reimbursement models to continue supporting claimants effectively. The message is clear: without timely payments, access to care suffers.

The Future is Frictionless

Modernizing payments isn't just a convenience—it's a necessity for payers looking to remain competitive and deliver a better claimant experience. Here's how the right partner can help you get there:



One Platform, Endless Possibilities

The shift from manual processes to a streamlined digital payment platform is essential. Solutions like ZAPP for Member Disbursements offer:

- Multiple payout options, including ACH, prepaid digital cards, and transfers to digital wallets like Venmo.
- Faster access to funds, reducing financial stress for injured workers.
- Self-service capabilities give claimants full control over their payments.



Built for Transparency

Beyond speed, transparency is key. Claimants and providers should never have to wonder what a payment is for, when it will arrive, or how they can access their funds.

That's why Zelis offers real-time notifications, flexible payment options, and intuitive self-service portals—so everyone knows what to expect, when to expect it and can easily track their claims history.

That clarity builds trust and reduces support calls, helping you deliver a better experience with less lift.



End-to-End Payment Support

Modernization doesn't stop with outbound payments. Zelis helps optimize the full range of workers' comp payment flows:

- **B2B:** Ensure providers are reimbursed quickly and accurately
- **B2C:** Deliver claimant payments without delays or manual hurdles
- **C2B:** Simplify premium payments with digital tools for employers and group admins

It's a cohesive strategy—not just a collection of disconnected tools.



Smarter Tools That Scale

Artificial intelligence and analytics are helping insurers take payment transformation to the next level.

With the right tools, predictive insights can flag issues early—before they become costly problems. And automated fraud detection adds another layer of protection to empower our human experts, helping them to duplicate claims and overpayments before they potentially impact your bottom line.

These aren't just nice-to-haves—they're essential features to look for when evaluating a modern payment solution.



The Importance of the Right Partner

Transitioning to digital payments doesn't have to mean reinventing your entire operation. With the right strategic partner, modernization can feel more like evolution than overhaul. That's where Zelis comes in.

As an experienced partner in healthcare payments, Zelis helps insurers:

- Seamlessly adopt digital-first payment solutions at your pace with your existing workflows.
- Stay ahead of changing regulations with built-in compliance support.
- Minimize operational disruptions while maximizing efficiency.

But perhaps most importantly, Zelis brings deep industry insight to the table—guiding payers through the complexities of modernization with clarity and confidence.

Because it's not just about "plugging in" new tech and hoping your problems go away. It's about building a smarter system, together.

The Road Ahead

The industry is at a turning point. Payers that embrace modernization now can gain a competitive edge—cutting costs, enhancing the claimant experience and simplifying premium group payments.

Next Steps for Payers:

- **Assess your current payment processes.** Where are the biggest inefficiencies?
- **Spot opportunities to automate and consolidate.** Where can you minimize your reliance on paper checks?
- **Partner with technology experts.** Who would be best to help build a smarter, more streamlined payment strategy at scale and at pace with your business?



The Wrap Up

Modern payments aren't a luxury—they're a necessity for the future of workers' compensation. By embracing digital-first payment solutions, payers can eliminate inefficiencies, improve claimant and provider experiences and drive cost savings across the board.

It's about creating a system that supports injured workers, pays providers fairly and helps payers stay confident in a digital world.

There's a better way to pay. See how you can start moving forward.

Ready to modernize? Let's build a smarter, seamless workers' compensation payment experience together.

ABOUT ZELIS

Zelis provides a connected platform that bridges the gaps and aligns interests to transform the payments process across payers, providers, vendors and claimants. Our tailored single-point solution reduces costs and streamlines the payment process, including medical and non-medical payments, for property and casualty payers. More than 700 payers trust Zelis, including property and casualty payers, national payers, health plans, TPAs, and self-insured employers. Learn more at Zelis.com and [follow us on LinkedIn](#) to get the latest news.



Modernizing the healthcare
financial experience for all.