



# Healthcare Member Payouts: **An Expensive Problem You Don't Know You Have**



# INTRODUCTION

Traditionally, if a patient is due a refund because of a credit balance on their account, the ensuing outbound payment is delivered to the customer via a paper check. This paper-based process is inefficient and costly and provides a poor experience for patients. There's a better way.

Dash Solutions provides healthcare systems with a contemporary disbursement solution that routinely issues payments to broad consumer audiences. We replace an administratively burdensome and inherently expensive practice with an effective and reliable payment solution that focuses on user experience.

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## THE CHALLENGE ASSOCIATED WITH ANTIQUATED PAYMENT METHODS

### THE BURDEN OF PAPER CHECKS

Healthcare organizations have traditionally relied on paper checks and other static payments for member disbursements, including refunds, rebates, and other patient payments.

1. Health Insurers: Focus on member refunds and MLR rebates.
2. Hospital Networks: Primarily deal with patient refunds related to insurance carrier payments and patient prepayments.
3. Urgent Care Networks: Like hospital networks, focusing on patient refunds.

**However, this status quo is fraught with challenges:**



#### **High Costs:**

Processing paper checks can cost between \$4 to \$20 per payment, according to [PYMNTS](#). This means that sending 10,000 refund checks per year might be costing your organization more than \$100,000 in checks alone.



#### **Delays:**

Paper checks can take several days to reach recipients, causing frustration and dissatisfaction, damaging your loyalty and reputation.



#### **Security Risks:**

Checks can be lost or stolen, leading to potential fraud.



#### **Cumbersome Service Loops:**

There are administrative, compliance, and customer service responsibilities associated with sending payments to be aware of.



## THE NEED FOR DIGITAL PAYMENTS

The healthcare industry is increasingly recognizing the need for digital transformation to address these challenges, at a time when check fraud remains rampant. Digital payment solutions offer a more efficient, secure, and cost-effective alternative to traditional methods.

### Digital Payments Can Help Alleviate Pains Like:



Issuing refunds via paper checks is a high-cost, high-risk, low-speed solution - exposing payors to unnecessary expense, fraud, and work processes (including escheatment) that **increases friction and takes focus away from the business.**



Patients frequently call with confusion about refund payments, questioning their legitimacy—putting **strain on support teams and slowing resolution times.**



Refund processing delays frustrate patients and create a poor financial experience that **impacts provider satisfaction.**

## WHY DASH SOLUTIONS?

Dash Solutions provides a comprehensive suite of digital payment solutions designed to streamline healthcare member disbursements saving time and money.

Our core offering includes:

- ☒ **Cost Savings:** Reduce costs associated with delivering a check, including materials, postage, and labor.
- ☒ **Flexibility:** Enhance the overall experience by giving patients and members their preferred payment method, with the ability to add to mobile wallet or send to another account.  
  
SpendIT SendIT: A capability that allows recipients to choose their preferred payment method, including digital cards, physical cards, Venmo, PayPal, or ACH.
- ☒ **Security:** Protect against fraud and ensure the safe transfer of funds.
- ☒ **Integration:** Integrate directly into billing platforms, automating the payment process and ensuring funds flow back to patients quickly and securely.
- ☒ **Speed:** Control the speed of outbound payments in a compliant manner.
- ☒ **Customer Service:** Liberate yourself from the customer service associated with the payment
- ☒ **Escheatment:** Remove yourself from the administration of settling unclaimed funds associated with payments.
- ☒ **Dash Digital:** A consumer-facing, web-based platform that gives recipients real-time access to funds.

## WHY GO DIGITAL WITH YOUR REFUNDS?



**Reduce Costs** – Healthcare organizations face significant costs when using paper checks, including materials, postage, and labor for exception handling. Digital payments can reduce these costs substantially, making the process more efficient and cost-effective.

Costs associated with issuing checks range from **\$4 to \$20** per check, according to [PYMNTS](#).



**Improve Speed and Efficiency** – Digital payments offer immediate access to funds, which is crucial for patient satisfaction. While healthcare organizations may benefit from holding onto funds longer, the overall patient experience improves with faster payments.



**Ensure Security** – Employs robust security measures to protect against fraud and ensure the safe transfer of funds. This includes encryption, secure access controls, and regular security audits.



**Remain Competitive in the Market** – This growth underscores the importance of adopting digital payment solutions to stay competitive.

According to [Grand View Research](#), the global **healthcare digital payment market** was valued at **\$11.75 billion** in 2022 and is expected to grow at a CAGR of 21.5% from 2023 to 2030.



**Increase Patient Satisfaction** – Patient satisfaction is a critical metric for healthcare organizations, especially those receiving federal funding based on their HCAHPS scores. Seamless payment experiences can significantly contribute to higher satisfaction scores.



**Cater to Broad Consumer Preferences** – Provides customizable payment options, allowing patients to choose their preferred method of receiving funds. This flexibility enhances the overall patient experience.

A [PYMNTS](#) Intelligence study showed that while only 39% of patients said they would choose instant healthcare disbursements in 2023, **77% reported they would do so when asked in 2024.**



**Positive Patient Feedback** – Patients have reported high levels of satisfaction with digital payments due to their convenience, speed, and security.

According to a study from [Consumers International](#), **75% of consumers prefer to pay medical bills online**, lending social proof to digital consumer preferences.



**Drive Your Brand Forward** – Payments delivered with full branding and context means that each transaction is clearly identified as coming from the medical provider or billing company, complete with recognizable logos, colors, and messaging. This transparency helps patients immediately understand the source and purpose of the payment, reducing confusion and the need for support inquiries.



## OTHER HEALTHCARE USE CASES

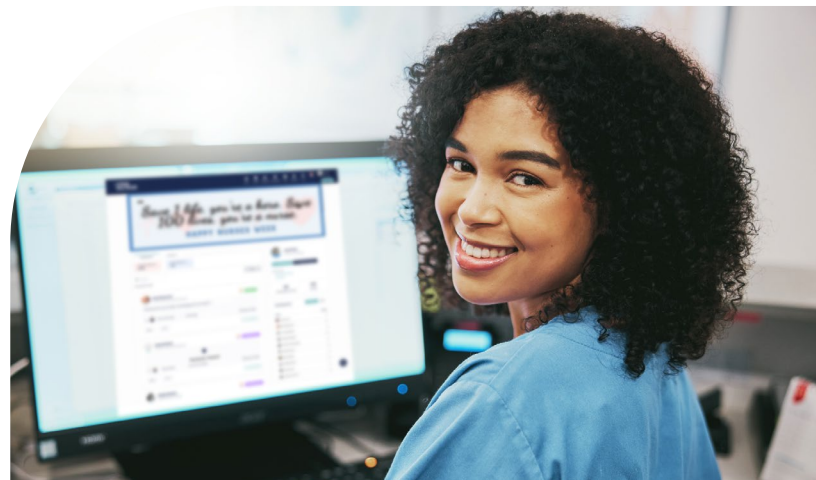


### Reward Programs

In addition to disbursements, Dash Solutions can support rebates and reward programs for healthy behaviors, such as completing health risk assessments or participating in disease management programs. These programs can be incentivized with digital payments or prepaid cards, further enhancing patient engagement and satisfaction.

### Hospital Recognition Programs

As organizations grow and scale to enterprise level, reinforcing and propelling core values and positive behaviors becomes tantamount. Many times, additional support is needed to centralize [recognition initiatives](#), track monetary and non-monetary rewards, and spread meaningful appreciation.



Dash Solutions can support full scale recognition programs to propel performance, decrease turnover, and drive engagement throughout your hospital. These programs can include powerful capabilities like Patient-to-Nurse or Nurse-to-Nurse recognition and spot awards, matching the dynamics of your organization and reaffirming the values of positive contributions.



## CONCLUSION

Dash Solutions is how forward-thinking organizations get everything they need to make payments more meaningful to their business and the people they pay. We're revolutionizing healthcare member disbursements with innovative and customizable digital payment options. By addressing the challenges of traditional payment methods, we significantly improve efficiency, reduce costs, and enhance patient satisfaction. As healthcare organizations continue to evolve, adopting these solutions will be crucial for staying competitive and meeting the needs of their patients, while improving their financial performance.

That's why thousands of healthcare clients- from Cleveland Clinic to the University of Michigan Medicine, and the American Kidney Foundation- all rely on Dash Solutions to help cut costs and improve engagement. And it's how we've achieved a 94% customer retention rate and sector-leading NPS.



Discover the Benefits of Going Digital  
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