

## THE CHALLENGE

Amazon raised consumer expectations for the experience they receive from all their service providers, including health plans. Horizon's in-house payments system offered limited payment options and continued reliance on manual electronic payments processing, which would have dramatically increased operational costs as membership grew.

## THE SOLUTION

The ACI Speedpay® solution enabled Horizon to profitably grow membership by enhancing direct relationships with on-exchange and off-exchange

# Horizon Healthcare Services, Inc. Member Growth 400% New Enrollment Payments

Horizon Healthcare Services, Inc. leaped ahead by collaborating with ACI to offer more choices for members to sign up, pay for and renew their health insurance premiums. By moving from an in-house insurance payments system to the ACI Speedpay solution, Horizon had a scalable solution to support exchange enrollment growth of 400% from 2014 to 2016. Moreover, to increase member retention, Horizon chose to offer a recurring card payments experience.

ACI'S STAGED PAYMENTS ENGINE PCI HIPAA

# Member Growth

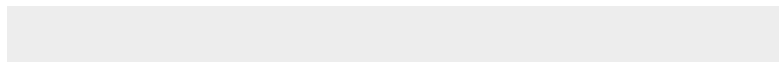
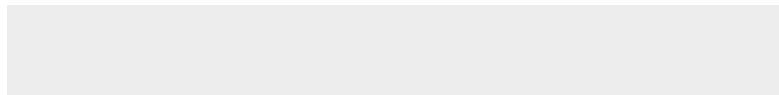
With the advent of the health insurance exchanges, Horizon turned to ACI for assistance accommodating members who submitted payment before their systems recognized them. "ACI gave us a staged payments system to immediately capture the payment information when a member enrolls and then holds onto the payment information until we received their enrollment information from the Federally Facilitated marketplace," says William Wolfe, Horizon's Director of Billing, Enrollment and Implementation.

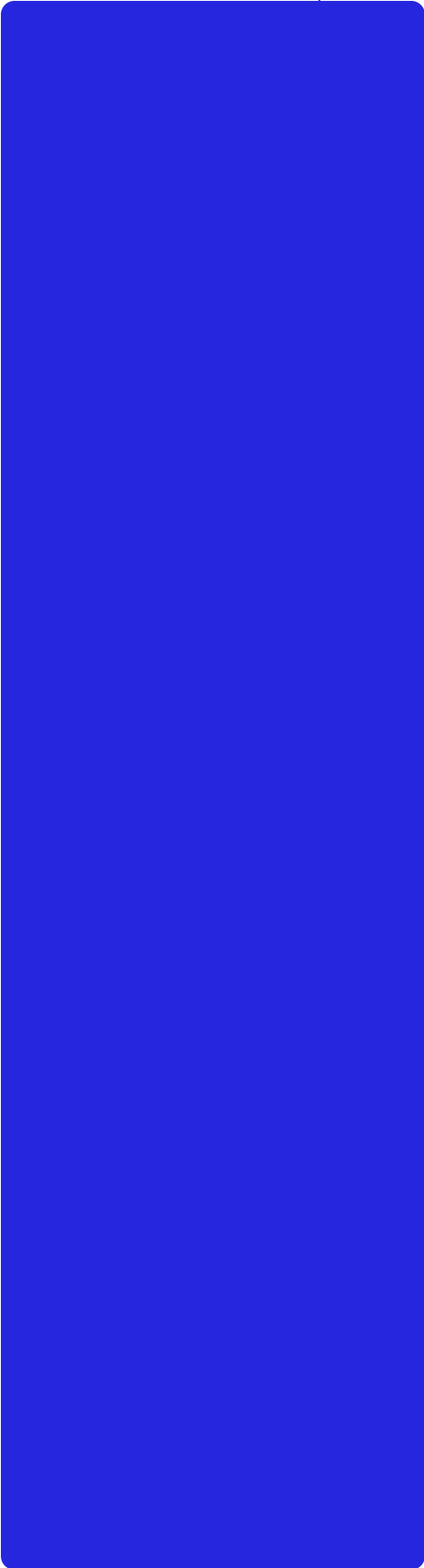
# ΑΠΑΝΤΗΣΕΙΣ ΘΕΜΑΤΩΝ ΟΡΓΑΝΩΣΗΣ ΙΝΤΕΡΝΕΤ ΠΡΟΣΕΛΥΤΗΣΗΣ

## Horizon Speedpay Integrated Treasury Management

From February 2014 to February 2016, electronic bill payments from among Horizon's on-exchange individual members rose a dramatic 800%. To further increase efficiency, their ACI Speedpay: Integrated Treasury Management service provided next-day funding in full while delaying processing costs until the end of the month.

Horizon calculated that offering card payment options to the individual market would provide a return by improving retention among those who would otherwise terminate for non-payment of premiums.





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