



CASE STUDY

How One Insurance Carrier Reduced Costs to Pay Medical Bills By 92%

Paper checks are still frequently used to pay medical bills in the workers' compensation and auto casualty industries. In fact, checks account for some of the highest volume of paper interactions between providers and payors despite the associated operational costs. One large property and casualty insurance carrier worked with Mitchell to digitize and outsource its payment process, significantly cutting unnecessary costs and improving claims process efficiencies. Read the client's story below.

The Problem

This insurance carrier came to Mitchell looking to reduce costs for its company. At the time, it was facilitating medical bill payments via paper internally at a high-cost per outbound provider payment. Since the client was facilitating these payments internally, they didn't realize that the process was contributing to a significant internal expense—especially compared to the potential savings they could achieve by using an outsourced, digital model.

Finding the Right Solution

Mitchell worked hand-in-hand with the client to help identify all costs the client was incurring related to making medical bill payments—including "hidden" costs within the areas of labor and materials, which are often left out of consideration. After understanding the client's current situation, Mitchell developed a return-on-investment (ROI) analysis to calculate the client's total potential savings if they were to switch to Mitchell's electronic payment solution. Mitchell also consulted with the client on other potential benefits of outsourcing payments, including:



Increased automation, allowing adjusters to focus on core tasks.



Improved workflow efficiency via bill review integration.



More automated and systematic tools for compliance adherence.

After demonstrating the anticipated return-on-investment and other savings Mitchell could provide, the client chose Mitchell's opt-in payment solution—the only true opt-in network in the country with more than 750,000 providers—to outsource their payments process and move toward a digital strategy for payment fulfillment.

Once the program began, Mitchell took on all management of provider inquiries and began converting providers that had historically been receiving paper checks through a frictionless opt-in payment model—this approach ensured that providers were receiving payments in the form and modality that fit well with their respective practices.

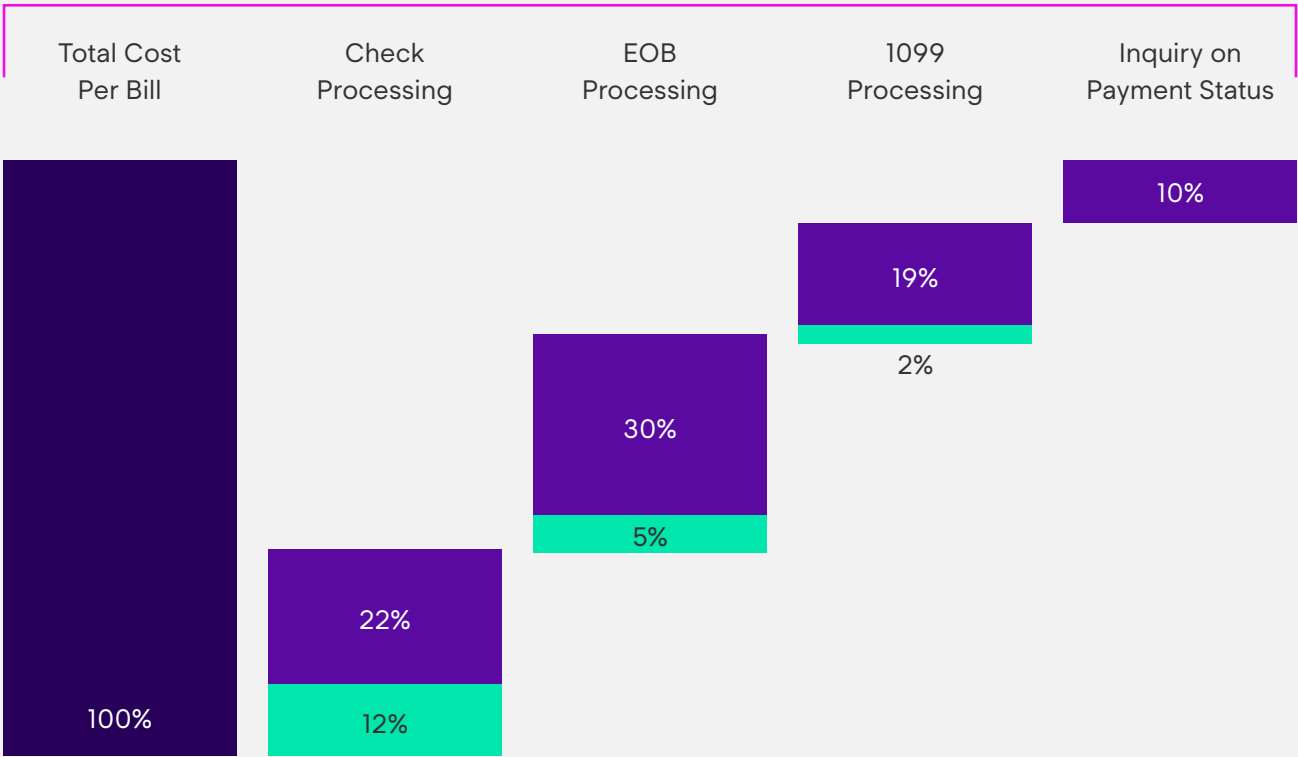
Results

As a result of the electronic payments program, Mitchell reduced the costs of payment, remittance and payment processing for the client by more than 90%.

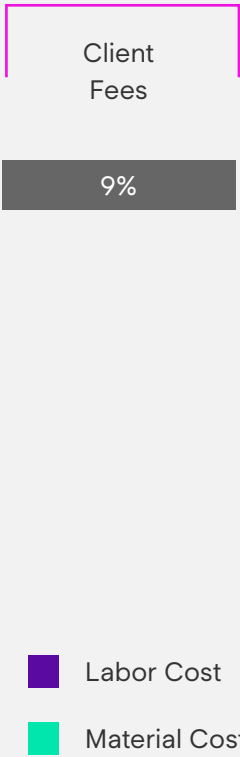
↑ 90%

Mitchell Customer Case Study

Client Cost Savings



Client Cost



■ Labor Cost
■ Material Cost



Enlyte is Mitchell, Genex and Coventry, a family of businesses with one shared vision. We bring together the best of the P&C industry in a single, powerful organization connected by one overarching goal: transforming your performance now, so you can chart a course **to a better future.**

Want to learn more about Mitchell's electronic payments solution?

Email hello@enlyte.com Visit mitchell.com/solutions/casualty/epay