

#### 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 members. Horizon offered web, IVR and call center payment options from a single integrated platform.

#### THE RESULTS

Expanded payment options not only enabled Horizon to support increased member enrollment, retention and efficiency across the board, but they also contributed to Horizon being named the best insurance company of 2016 by Insure.com.

# Horizon Increases Members 400% with New Insurance Payments System

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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.

**The ACI Speedpay Solution Provides Full PCI and HIPAA Compliance**

## The Struggle to Sign Up New Members

With the advent of the health insurance exchanges, Horizon turned to ACI for assistance accommodating members who submitted payment before its 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.

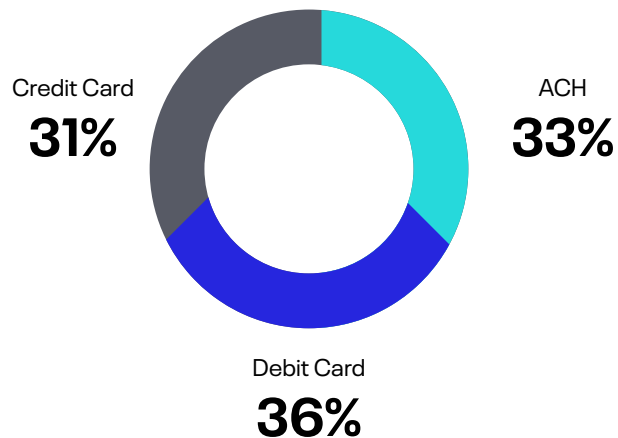
# An Array of Payment Options on One Integrated Insurance Payments System

ACI helped Horizon win new members and retain existing ones by offering:

- More choices for members to pay with debit card, credit card, ACH payments on web, IVR and call center channels
- Easy initial and recurring payments
- Reduction in costs by deflecting calls from call centers to lower-cost web and IVR channels
- Data security with ACI's world-class data centers



## Members Use a Variety of Payment Options



### TIME

### PROGRESS

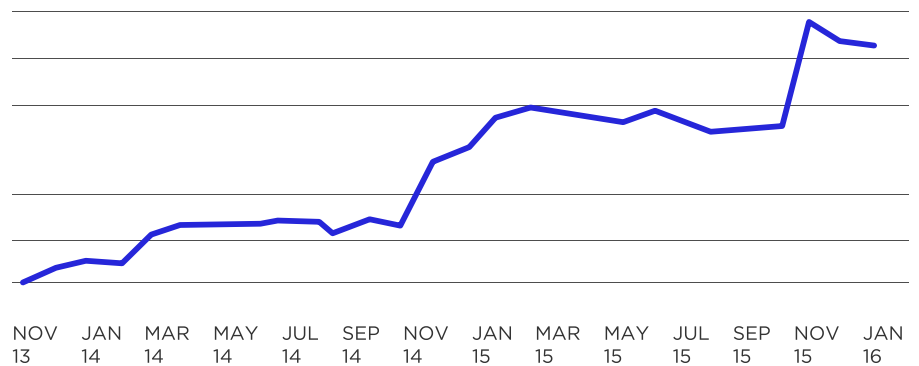
Nov 2013	Entered health insurance exchange market
Nov 2014	Advanced portal integration, custom IVR and custom email notifications
Apr 2016	New payments experience extended to off-exchange consumers, Medicare and Medigap markets
Q1 2017	Trizetto Tranzform software integration
2017-2018	Migration of small group market payments to modern payments experience



## Horizon Sees Dramatic Increase in Efficiency

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.

### 800% Growth in Electronic Payments



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.

#### Offering card payments provides a return

For each 100,000 individual market members x 3% monthly member attrition = 3,000 members

If half of those members stay an average two months longer  
1,500 x staying 2 months longer = 3,000 more member months

3,000 x \$500 monthly revenue = \$1,500,000

\$1,500,000 x 60 months = \$90 million revenue

\$90 million x 1% margin = \$900,000 contribution

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the realtime digital transformation of payments and commerce.

**LEARN MORE**

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**Card payments prevent payment errors**

0.30% of card payments result in a chargeback	5% of ACH payments result in a return
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With the most options for member payments, the ACI Speedpay solution proved to be the right choice for Horizon to win new members and retain existing ones.

## Want to Win Market Share This Open Enrollment Season?

Get it done with ACI. Visit <http://www.aciworldwide.com/insurance> today to see how other insurers boosted member retention.

**About Horizon Healthcare Services, Inc.**

Horizon Healthcare Services, Inc. is New Jersey's oldest and largest health insurer and a tax-paying, not-for-profit health service corporation providing a wide array of medical, dental, vision and prescription insurance products and services. Horizon is leading the transformation of healthcare in New Jersey by working with doctors and hospitals to deliver innovative, patient-centered programs that reward the quality, not quantity, of care patients receive. Learn more at [HorizonBlue.com](http://HorizonBlue.com). Horizon Healthcare Services (Horizon BCBSNJ) is an independent licensee of the Blue Cross and Blue Shield Association serving more than 3.8 million members.