

Modernizing and Automating Premium Payment Experiences With Fiserv



CareSource and Fiserv are driving member satisfaction with reliable, innovative and intuitive omnichannel payments.



We found an innovative partner who can bring our members the latest payment technology to make their lives easier.”

Kristy Adams

Senior Director, Revenue Cycle Operations
CareSource

Client Profile



CareSource is nationally recognized for providing member-centric healthcare coverage, and serves more than two million members across six states. The company’s managed-care business model was founded in 1989, and today CareSource is one of the nation’s largest Medicaid managed-care plans. Headquartered in Dayton, OH, the company has built a legacy of providing quality healthcare coverage for Medicaid consumers. In addition to Medicaid coverage, CareSource has a diverse offering of insurance plans on the Health Insurance Marketplace.

Challenge

The CareSource leadership team identified a need to improve their members’ premium payments journey with a more modern, intuitive, hosted user experience that included innovative ways to pay, including digital wallets and more flexible automatic payments. The web solution also needed to be optimized for the company’s downloadable mobile application.

Solution

CareSource chose BillMatrix® Biller Direct from Fiserv (Guest + Registered Web, IVR, Mobile) to enable an intuitive experience for members to enroll for autopayment, make one-time payments and use payment methods including ACH, Debit, Credit, ApplePay® and GooglePay®. CheckFreePay® from Fiserv in-person payments solution was also installed to give cash-preferred members the ability to pay at any of 30,000 CheckFreePay payment acceptance locations and receive a receipt.

Proof Points

- Enabled an intuitive experience for members to enroll for autopayment
- Enabled one-time payments and use of payment methods including ACH, debit, credit, ApplePay and GooglePay
- Provided staff access to reports, analytics and the ability to research transactions and handle member inquiries
- Installed CheckFreePay in-person payments to give cash-preferred members the ability to pay in cash at any of 30,000 CheckFreePay payment acceptance locations and receive a receipt

Members Demand More Payment Choices

CareSource wanted a more modern and intuitive premium payments experience for members – one that included innovative ways to pay, including digital wallets and more flexible automatic payments. CareSource members are actively using the new mobile optimized interface. Each month between 15–18% of BillMatrix payments originate on a mobile device.

Charitable organizations who partner with CareSource needed a more efficient way to make payments to multiple accounts using a single, stored payment method. CareSource staff was spending significant time handling these payments manually and sought to automate this process as well as offer choices for automatic, one-time and future-dated payments to these partners.

A Complete, End-to-End Solution

Fiserv operates a complete payment experience so CareSource can focus on its core business. This includes the front-end channel experience with real-time policy number validation, payment processing, card interchange management and consolidated remittance, and settlement. Fiserv is PCI and HITRUST certified.

Staff members have access to reports, analytics, and the ability to research transactions and handle member inquiries. Fiserv migrated existing autopay enrollments to create a seamless transition for members.

CheckFreePay in-person payments was also installed to give cash-preferred members the ability to pay at any of 30,000 CheckFreePay payment acceptance locations and receive a receipt.

“Fiserv is well known, financially stable and has helped us better understand the bill payment landscape,” said Kristy Adams, Senior Director, Revenue Cycle Operations at CareSource.

Improved Member Satisfaction

Overall, the implementation of BillMatrix Biller Direct has been a great success for CareSource and its members. Members now have a more innovative payment experience, while staff has an enhanced analytics and reporting solution to handle inquiries with ease.

“BillMatrix has helped us meet our goals of being easy to use and reliable for our members and staff,” Adams added. CareSource leaders want to continue to drive autopay enrollments, with hundreds of members already adopting the new ApplePay and GooglePay payment methods.

Foundation for Future Partnership


With an innovative and responsive partner like Fiserv, CareSource has continued to add new lines of business to the BillMatrix platform. Payments worth \$25 million – \$30 million are being processed monthly by BillMatrix, and it is projected to experience further growth. The company is also in a solid position to assess how other solutions from Fiserv can further enhance the member experience.


“We found an innovative partner who can bring our members the latest payment technology to make their lives easier,” said Adams. “Fiserv is responsive and invested in helping us succeed.”



Connect With Us

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BillMatrix and CheckFreePay:

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 [fiserv.com](https://www.fiserv.com)

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