By combining published clinical abandonment rates with our proprietary, real-time transaction data, Paytient accurately predicts which healthcare transactions are most likely to be abandoned. This actuarial methodology aligns with traditional approaches found in peer-reviewed literature.

Life Insurance Company

Paytient Delivers Real Savings for Life Insurance Industry

Paytient is more than a highly valued employee benefit — it is a powerful tool to drive health plan cost savings. When employees can afford care at the exact moment of need, appointments are kept, medication adherence goes up, cost anxiety goes down, and health outcomes improve. The business result? Real cost savings for your health plan.

Est. 2025 Health Plan Savings	Member Utilization	Total OOP Spend Facilitated*	Return on Investment
$103K+	18%	$335K+	3:1

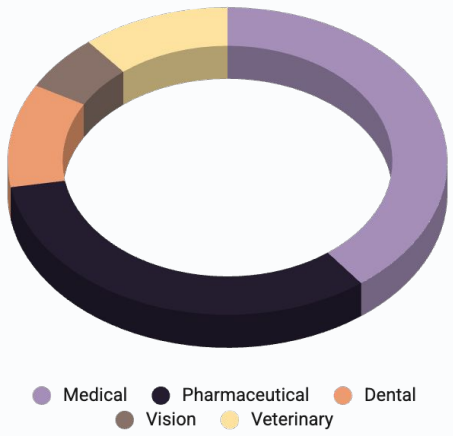
The Real-World Impact:

For this life insurance company, investing in a better way to pay for care quickly translated into health plan savings. By launching Paytient in October 2023, the organization ensured its workforce could afford timely care, effectively lowering the plan's overall risk profile.

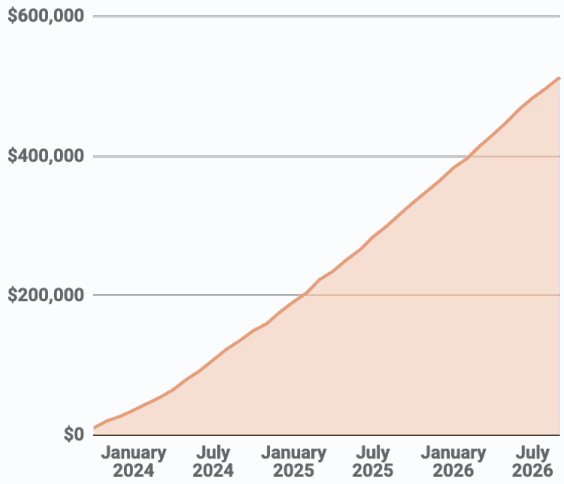
A look at 2025 performance tells the story clearly:

- **Solid Engagement**: 17.5% of the eligible workforce used Paytient to easily manage their out-of-pocket healthcare expenses.
- **Access to Care**: Paytient facilitated $335K in total healthcare spend in 2025, predominantly driving usage across critical Medical (40%) and Pharmaceutical (33%) categories.
- **Health Plan Savings:** By empowering members to access timely care instead of walking away, the program prevented high-cost clinical interventions and generated more than $103K in direct health plan savings.
- **Real ROI:** Every year, the life insurance company breaks even within three months. In 2025, the program delivered a remarkable 3:1 return on investment relative to cost.

Spend by Category*



Paytient-Facilitated Out-of-Pocket Spend on Care*



Launch Date
Oct 2023

Eligible Employees
653

"Paytient is convenient and very reliable for those unexpected medical bills. The payment arrangement process is very easy and flexible."

Paytient Member Since 2023

* Data as of September 2026