

# One System for Every Payment Scenario



Reduce administrative costs, lower lapse rates, and replace manual reconciliation with Softheon Marketplace Cloud. One platform built to simplify premium billing, payment facilitation, and financial operations for health plans and their members.

## Keep Members Enrolled. Make Paying Easy

### Member payment channels

Improve effectuation and retention by giving members flexible, simple ways to manage premium payments. With Softheon, members can make one-time, recurring, or automatic payments across every common channel, giving plans greater peace of mind. And our **PayNow** feature allows members to make their first payment immediately after enrollment, reducing early drop-off.

#### Supported payment types include:



Credit and debit cards



Interactive Voice Response (IVR)



Sponsored payments



ACH & e-Check



Paper check & lockbox payments



Split payments

## Faster Payments. Lower Operational Cost

### Payment facilitation & reconciliation

As a designated Payment Facilitator, Softheon processes and confirms premium payments in near real time without third-party dependencies.

- Faster access to funds through pre-established Application Programming Interfaces (APIs).
- Automated reconciliation across enrollment, billing, CMS, and downstream systems.
- Improved reimbursement for Advance Premium Tax Credits (APTC) and other subsidies.

#### When Billing Works Right, Results Speak for Themselves

**\$20B+**

Premium payments processed

**99%+**

Reconciliation accuracy with CMS

**2.5%**

Accuracy Improvement for APTC reconciliation with a partnered plan

**\$2.1M**

APTC reimbursements secured as a result

# Clear Communication Means Fewer Missed Payments

## Personalized invoicing

Generate and deliver customized notices and invoices that keep members engaged and informed. Softheon offers personalized, plan-specific communications with multi-language and disability support, so messages are easy to understand and accessible to everyone. Reach members where they are with a smart mix of digital and print channels, and keep one consistent message across every touchpoint.

## Actionable Insight for Finance and Operations

### Financial reporting

Out-of-the-box payment and invoice reporting helps health plans identify members at risk of termination due to non-payment and take action sooner. Automated reconciliation, invoicing, and integration with core financial and Enterprise Resource Planning (ERP) systems make it easier to spot operational issues early and keep members covered.

| Search Payments    |                |                |                     |                |        |         |
|--------------------|----------------|----------------|---------------------|----------------|--------|---------|
| Payment Date ↓     | Payment Method | Payment Amount | Confirmation Number | Payment Status | Source | Actions |
| December 23, 2025  | Visa...8888    | \$2,808.56     | 945029565           | Success        |        | Receipt |
| November 25, 2025  | Visa...8888    | \$2,173.35     | 942838730           | Success        |        | Receipt |
| October 25, 2025   | Visa...8888    | \$2,173.35     | 940468310           | Success        |        | Receipt |
| September 25, 2025 | Visa...8888    | \$2,173.35     | 938147593           | Success        |        | Receipt |
| August 25, 2025    | Visa...8888    | \$2,173.35     | 935678392           | Success        |        | Receipt |

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| Search Notices    |            |                         |         |
|-------------------|------------|-------------------------|---------|
| Notice Date ↓     | Member ID  | Notice Type             | Actions |
| January 8, 2026   | 1234567890 | Late Payment            |         |
| October 20, 2025  | 1234567890 | Renewal                 |         |
| September 8, 2025 | 1234567890 | Late Payment            |         |
| June 8, 2025      | 1234567890 | Late Payment            |         |
| April 9, 2025     | 1234567890 | Enrollment Confirmation |         |

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Softheon Marketplace Cloud brings billing, payments, and financial operations together in one system, helping health plans reduce administrative burden, improve effectuation and retention, and scale with confidence.

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