First Look

Softheon ACA Marketplace Cloud 2026

Streamlining ACA Marketplace Enrollment & Billing
Through Integrated, End-to-End Automation

KLAS RESEARCH · **First Look**

Note: First Look reports are intended to shed light on the customer experience with solutions not previously rated by KLAS. Note that the data represents early findings.

SOFTHEON

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Why This First Look?

Payer organizations often struggle with enrollment accuracy, billing integration, reporting, and member self-service due to fragmented or legacy technology solutions. Furthermore, inconsistent data flows, manual processes, and customer engagement gaps can hinder compliance and operational efficiency. Softheon's ACA Marketplace Cloud solution aims to deliver a unified platform that automates enrollment, billing, and reporting while enabling flexible integrations and improved member experiences. This report examines customers' experience with Softheon's solution.

What Does ACA Marketplace Cloud Do? (a customer explains)

"Softheon's solution serves as the enrollment and billing platform for the organization's ACA Marketplace plan. The solution supports member enrollment, eligibility processing, and premium billing for ACA Marketplace populations. It is designed specifically for ACA requirements and integrates directly with CMS. The platform enables rapid setup and operational execution for health plans participating in the ACA Marketplace." —CFO

Bottom Line

Overall, respondents view Softheon's solution as an effective all-in-one platform that can improve enrollment efficiency, billing processes, and user experience. Additionally, they say the vendor offers valuable ACA expertise and a strong partnership, and respondents appreciate the accessibility to executive leadership. There are frustrations around limited reporting, generic training tools, and reactive support.

Top Reasons Selected
All-in-one platform, ACA expertise, interoperability with exchanges, strong partnership, affordable pricing

Survey Respondents—by Organization Type

Payer	Large-hospital health system	Provider-sponsored health plan
7	1	1

0% — 100%

of Customers Interviewed by KLAS
12 individuals from 9 organizations (Softheon shared a list of 22 unique organizations; the list represents 96% of the customers that are eligible for inclusion in this study)
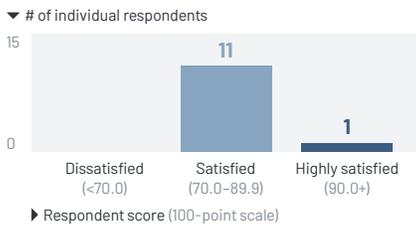
Softheon ACA Marketplace Cloud Customer Experience: An Initial Look

Distribution of Overall Performance Score
Based on individual respondents, not unique organizations

▼ # of individual respondents

Dissatisfied (<70.0)	Satisfied (70.0–89.9)	Highly satisfied (90.0+)
	11	1

▶ Respondent score (100-point scale)

Key Performance Indicators
*Limited data

Supports integration goals	Product has needed functionality	Executive involvement	Likely to recommend
B*	B*	B+*	B+*
(n=9)	(n=9)	(n=9)	(n=9)

Software grading scale (1–9 scale)

A+ = 8.55–9.0	B+ = 7.65–7.91	C+ = 6.75–7.01	D+ = 5.85–6.11	F = <5.22
A = 8.19–8.54	B = 7.29–7.64	C = 6.39–6.74	D = 5.49–5.84	
A- = 7.92–8.18	B- = 7.02–7.28	C- = 6.12–6.38	D- = 5.22–5.48	

Would you buy again? (n=9)
Percentage of respondents who answered yes

100%*

0% — 100%

Note: Percentages are calculated based on individual respondent counts, not unique organizations.

Outcomes Expected by Customers

⊘ Achieved ★ Unexpected outcome
⧗ Pending ⊗ Not achieved

- ⊘ Accurate, timely enrollment and billing
- ⊘ Correct enrollment and improved patient access to services
- ⊘ Enrollment growth and marketplace integration
- ⊘ Improved efficiency and streamlined processes
- ⧗ Access to actionable data and reporting

Adoption of Key Functionality Percentage of interviewed organizations using functionality (n=9)

Premium billing: Payment processing for health insurance marketplaces that achieves 99% reconciliation accuracy; includes flexible payment options, built-in fraud and compliance protection, and real-time reporting
100%

Reporting: Unique, real-time reporting dashboards that give customers visibility into enrollment trends, membership demographics, etc.
100%

All-in-one shopping and enrollment: People shopping for health insurance can pick a plan and effectuate it without leaving the health plan website
89%

Communication and member management: Includes customized templates; vendor delivers renewal, delinquency, termination, cancellation, and other notices
89%

0% — 100%

Time to See Outcomes

Immediately	Over 12 months
Within 6 months	No outcomes yet
6–12 months	

4	2	1	2

0% — 100%

Strengths

Vendor has deep understanding of the market; knowledgeable and experienced staff

"The strength of Softheon is that they really understand the market and what is needed to do this business. Their standard solution covers pretty much everything that is needed, and their teams seem to be very knowledgeable. When we run into something or have a question, they can usually pinpoint exactly what it is or how to handle it. I feel like those are some pretty good strengths of theirs." —Analyst/coordinator

Strong billing functionality that drives outcomes

"Softheon's billing piece is very strong. We have a lot of members, and the vendor can handle our billing, invoices, and enrollment management without a problem. It does premium billing very accurately. It collects the subsidy from CMS and reconciles that with a very high percentage." —VP/other executive

Accessible, engaged executives that foster a meaningful partnership

"Softheon is highly personable and accessible, and they let us have direct access to their leaders when needed. The team has deep expertise in the ACA Marketplace and understands CMS requirements well. The solution integrates effectively with CMS, can be implemented quickly, and allows for relatively easy data extraction. Despite imperfections, the platform is flexible and workable." —CFO

Opportunities

More proactive, personalized support

"Softheon could improve by providing more personalized service and reducing reliance on a transactional, ticket-based support model. The vendor is often reactive rather than proactive, particularly around training and organizational education. Greater guidance, advisory support, and proactive collaboration beyond basic system operations would significantly improve the experience." —VP/other executive

Enhanced ease of use and customization of reporting capabilities

"Softheon does what they do pretty well, but we do not have easy, quick, painless access to unlock the power of the data they have. I am used to Crystal Reports or BI tools that allow us to customize, modify, and build reports based on the data attributes available in the system. We do not really have any of that today. Getting what we need out of the data sometimes takes a long time, or we have to prioritize certain requests over other critical functions. Creating a better way to unlock the value of the data the system has and make it accessible and usable to us would be a major benefit." —VP/other executive

Training resources that are clearer and easier to review

"Softheon will give us a wiki for training, and it is basically a large document of processes on how to handle different things. We don't have time to read 100 pages on how to do one process. I need more of a clear overview and training via video call to cover the steps we take. When I have a question about how to reconcile something or look up a report, the response always seems to be that there is a manual on how to do it. I want something easier to review, like a standard operating procedure with screenshots. Or our Softheon representative could even have training on things so that if we need to learn how to do something, they can set up a 30-minute call and show us how." —Director

Points to Ponder

What Does a Customer Need to Do to Be Successful with This Solution?

Customers explain

Closely monitor vendor performance against milestones and timelines: *"My advice to others would be to watch the vendor like a hawk to make sure they are hitting their milestones and projections on their implementation. Make sure to track the projection and the project timelines." —Director*

Dedicate internal resources and learn the system's limitations: *"Organizations should dedicate a full-time resource to the implementation. It is important to fully learn how the system works, including its limitations, during the implementation. Having internal data analysts who can monitor outputs and identify issues is critical to ensuring the solution performs as intended." —CFO*

Allow sufficient time for project management and select a strong account representative: *"Customers should give themselves plenty of runway for project management, testing, and those things. Our implementation was rushed, and that was on us and not Softheon." —VP/other executive*

Seek out best practices from the vendor early in the process: *"My advice to someone working with Softheon is to obtain information on best practices. There were some best practices that were shared with us that we were unaware of, and those would probably have been beneficial to have had further in advance." —Manager*

Softheon explains

- **Data readiness:** Clean and normalize member data, eligibility data, and payment data; map data to Softheon schema.
- **Governance:** Assign a cross-functional steering committee (includes representatives from IT, compliance, operations, and marketing).
- **Integration plan:** Document API/HL7 touchpoints.
- **Change management:** Train enrollment staff on the new UI and establish help desk support.
- **Compliance sign-off:** Ensure that BAA and HIPAA attestations are in place.

Other Relevant Commentary

"Softheon's strength is their knowledge of the market. I haven't seen that knowledge anywhere else. They have reporting and everything that CMS requires when it comes to this product." —Director

"The reporting has a lot of opportunities for improvement. It is our biggest pain point right now. We just want the vendor to get that rolling; then, we will be good." —Manager

Softheon: Company Profile at a Glance

Founder
Eugene Sayan

Year founded
2000

Headquarters
Stony Brook, NY

Key competitors
HealthSherpa, HealthTrio/mPulse, Jet Health, MHK, Wipro

Number of ACA Marketplace Cloud customers
23

Number of employees
232

Estimated revenue
~$200M

Funding
We are privately owned, cash-flow positive, and self-sustaining; no funding rounds anticipated

Revenue model
Subscription fee is a PMPM SaaS license covering core enrollment, eligibility, billing, and the member portal. Customers pay implementation and then PMPM fees that adjust based on volume. For implementation and integration services, there is a fixed price for time and materials for initial setup, data migration, and custom connectors.

Target customer
Health plans, government agencies (via our CITIZ3N subsidiary), state health exchanges, and brokers and benefit technology companies (via our W3LL subsidiary)

Healthcare Executive Interview

Eugene Sayan,
Founder, Chairman, and CEO

What is your background?
Eugene Sayan serves as Softheon's founder, chairman, and CEO and is responsible for guiding Softheon's mission to increase affordability and access to health coverage. Eugene has over 30 years of experience developing technology solutions for healthcare payers and government agencies. His success at leading multiyear development initiatives stems from his time orchestrating big data and process management projects for Fortune 1000 companies at IBM. In 2025, Eugene was named the Chairman of the Health Reimbursement Accounts (HRA) Council. Also in 2025, Eugene earned the Gold Stevie Award in the Achievement in Management – Health Products & Services category.

Why was Softheon started?
Founded in 2000, Softheon was created to replace paper-based, siloed enrollment processes with a cloud native, all-in-one secure digital platform. Eugene Sayan saw a market need for a single, compliant system that could scale with emerging regulations and eliminate costly manual data entry for health plans. Softheon takes on the painstaking pieces of health insurance shopping, enrollment, billing and payments, communication, finance, and member management.

What is Softheon's biggest differentiator?
Softheon helps health plans, their distribution networks, and government agencies grow, improve member experience, and stay ahead of complex regulations, with the only all-in-one, cloud-based integration, automation, and insights platform needed for health insurance shopping, enrollment, premium billing, and member management. With over 25 years of experience, Softheon serves over 100 health plans. Issuers and consumers in small-group, ICHRA, dental, Medicare, and ACA markets benefit from Softheon's technology. Softheon is an agent and merchant of record that facilitates health insurance enrollment, administration, and renewal. Softheon was named one of TIME's World's Top HealthTech companies of 2025.

Solution Technical Specifications
Information provided by Softheon

Cloud environment
Hybrid Azure environment using Azure Local (Azure Stack HCI) integrated with Microsoft Azure services; infrastructure is hosted in Softheon-managed data centers with centralized management through the Azure portal and Azure Resource Manager-based deployments

Development platform
ASP.NET Core, TypeScript, Portainer, Harbor, AutoMapper, Karma, Cypress, Playwright, Jasmine, IdentityServer4, Kafka, RabbitMQ, MassTransit, Python, vLLM, and Docker

Database environment
SQL Server, PostgreSQL, and Weaviate

Mobile application environment
No standalone mobile app, but we do follow a mobile-first methodology; the solution is accessible across various mobile device types, including iOS and Android

Security platform
No single security platform; we use a multitude of security tools and processes as part of our platform

Confidentiality
Encryption for all data in transit and at rest; we enforce strict data classification and retention policies and maintain PCI compliance for payment information

Data encryption
Encryption for all data in transit and at rest; data is classified and encrypted according to established security levels

Integration approach
We use OpenAPI (REST), WSDL (SOAP), OAuth2/OIDC, SFTP, and other secure protocols. Our approach includes contract-first API design, versioned OpenAPI/file specs, semantic versioning, and operational visibility with structured logs and health endpoints. We offer both real-time and batch integration options, supporting modern authentication methods, and providing a dedicated sandbox environment for testing.

HITRUST certification
No; however, we have NIST FISMA, MARS-E, PCI DSS, and SOC I/II Type 2

AI
Yes; our approach emphasizes explainable and auditable outputs, bias safeguards, and continuous monitoring. Additionally, our AI capabilities are embedded in dashboards and reporting, providing analysis, interpretation, and actionable insights.

Report Information

Sample Sizes

Unless otherwise noted, sample sizes displayed throughout this report (e.g., n=6) represent the total number of *unique customer organizations* that responded to a particular question. Some respondents choose not to answer all questions, meaning the sample size may change from question to question.

Sample sizes of 15+ unique organizations are considered fully rated. When the sample size is 6–14, the data is considered limited and marked with an asterisk (*). If the sample size is 3–5, the data is considered emerging and marked with a double asterisk (**); no overall performance score is shown for emerging data. No data of any kind is shown for questions with a sample size of less than 3. Note that data marked as limited or emerging has the potential to change significantly as additional surveys are collected.

Softheon ACA Marketplace Cloud Performance Overview
All standard software performance indicators

Overall performance score (100-point scale) (n=9)

2026 Best in KLAS software average: **81.1**

83.9*

0.0   100.0

Loyalty				Relationship			
Likelihood to recommend (1–9 scale)	(n=9)	B+*		Executive involvement (1–9 scale)	(n=9)	B+*	
Part of long-term plans Percentage of respondents who answered yes	(n=9)	83%*		Quality of phone/web support (1–9 scale)	(n=9)	C+*	
Would you buy again Percentage of respondents who answered yes	(n=9)	100%*		**Value**			
				Avoids charging for every little thing Percentage of respondents who answered yes	(n=9)	100%*	
Operations				Money's worth (1–9 scale)	(n=9)	B*	
Quality of training (1–9 scale)	(n=8)	D*					

Product			
Delivery of new technology (1–9 scale)	(n=9)	B-*	
Product has needed functionality (1–9 scale)	(n=9)	B*	

Software grading scale (1–9 scale)

A+ = 8.55–9.0	B+ = 7.65–7.91	C+ = 6.75–7.01	D+ = 5.85–6.11	F = <5.22
A = 8.19–8.54	B = 7.29–7.64	C = 6.39–6.74	D = 5.49–5.84	
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Improving the world's healthcare through collaboration, insights, and transparency.

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