

Reconciliation Without the Rework



Reconciliation impacts everything from premium billing and subsidy payments to member experience and financial performance. Yet many health plans still rely on disconnected systems, manual reviews, and after-the-fact corrections.

Softheon brings enrollment, billing, payments, and reconciliation together in one connected platform, helping plans identify issues sooner, reduce manual work, and improve financial accuracy.

The Problem with Traditional Reconciliation

Most health plans still rely on fragmented reconciliation processes:

- ⚠ Enrollment, billing, and payments managed across multiple vendors
- ⚠ Delayed issue detection due to batch processing
- ⚠ Manual reconciliation and exception handling
- ⚠ Limited visibility into discrepancies and root causes
- ⚠ Increased operational costs and financial risk

From Manual Reconciliation to Financial Confidence

Softheon transforms reconciliation into an automated, system-driven process that improves accuracy and reduces risk.

1 Continuous Enrollment Reconciliation

- ✓ Automatically identifies mismatches across:
 - Member demographics
 - Coverage spans
 - Eligibility attributes
- ✓ Applies configurable automation:
 - Auto-correct low-risk discrepancies
 - Route high-impact changes to workflow queues for review
 - Maintains full audit trail of all corrections and decisions

RESULT: Alignment with the Exchange is maintained continuously — not retroactively

2 Financial Reconciliation Built into the Workflow

- ✓ Identifies premium and subsidy discrepancies through:
 - Exchange reconciliation files
 - Internal expected vs actual comparisons
- ✓ Surfaces discrepancies through real-time reporting and workflows
- ✓ Guided resolution with clear root-cause indicators

RESULT: Faster issue resolution and reduced dependency on manual analysis

3 Automated Payment Reconciliation

- ✓ Ingests payment files and links payments directly to member records
- ✓ Compares expected subsidy vs received payments
- ✓ Flags variances automatically and tracks reconciliation status

RESULT: Immediate visibility into financial gaps and reduced revenue leakage

4 Proactive Validation (Before Submission)

✓ Validates reconciliation data before sending files to CMS or the state (RCNI)

✓ Prevents bad data from being submitted and avoids downstream corrections

RESULT: Fewer disputes, higher accuracy, and reduced rework

5 Emerging Full Automation (Disputes + Resolution)

✓ Move toward fully automated dispute generation and submission

✓ Eliminate manual intervention

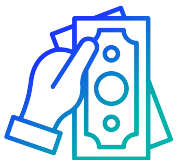
RESULT: "Touchless" reconciliation for high-volume processes

The Outcome

Health plans using Softheon achieve:

- Real-time reconciliation vs batch cycles
- Significant reduction in manual effort across enrollment and finance teams
- Improved accuracy and auditability across all transactions
- Accurate CMS submissions and fewer missed reimbursement opportunities
- Less money left on the table due to reconciliation errors

Results Speak for Themselves



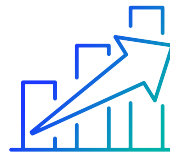
\$20B+

Premium payments processed



99%+

Reconciliation accuracy with CMS



2.5%

Improvement to reconciliation accuracy



\$2.1M

APTC reimbursements secured as a result

Success Stories



\$2.1M in Additional APTC Reimbursements

By **improving APTC reconciliation accuracy to the 99th percentile**, a regional carrier reduced manual effort, minimized financial risk, and recovered millions in additional revenue. [READ MORE >](#)

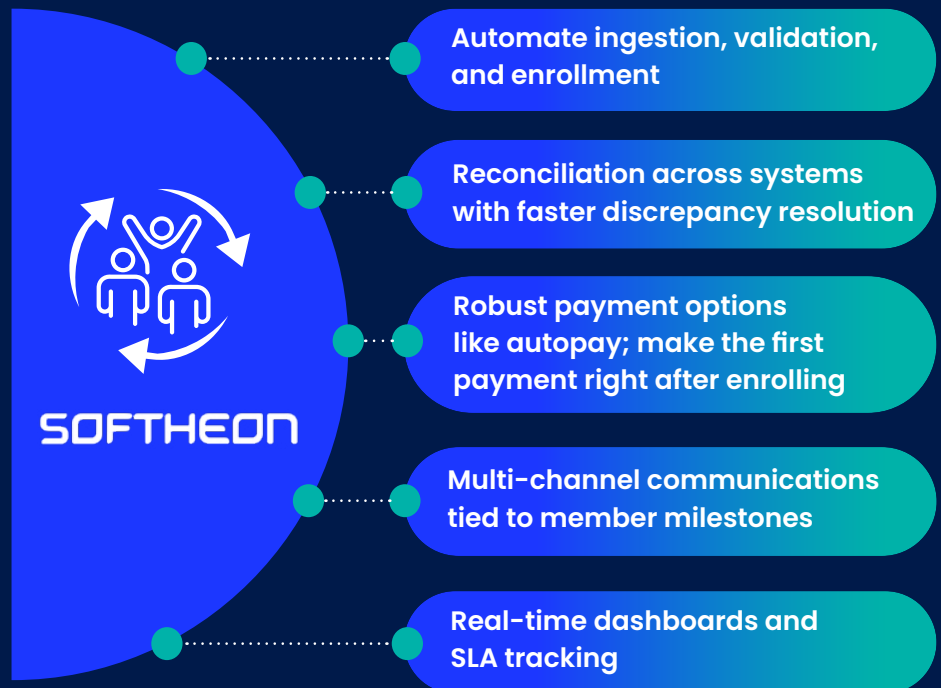


2,455% Membership Growth. 99%+ Accuracy

A national carrier scaled rapidly without sacrificing performance, achieving **99%+ subsidy reconciliation accuracy** and a **95%+ effectuation rate**. [READ MORE >](#)

The Cost of Manual Reconciliation

The member feels the gaps between disconnected systems. Connecting enrollment, billing, payments, communications, and reporting creates a more accurate, efficient, and seamless experience.



Meet with our team to uncover revenue leakage, improve reconciliation accuracy, and identify where money may be slipping through the cracks.

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 [Website: softheon.com](https://www.softheon.com)

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