Workers' Comp

From Operational Burden to Financial Breakthrough

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How One Carrier Achieved $117M in Total Savings by Outsourcing Bill Review

When medical bill review is managed by internal teams, performance depends on sustaining specialized expertise and the ability to scale operations in the face of turnover, volume volatility and unexpected disruptions. For many payers, as bill volumes fluctuate and labor pressures increase, sustaining consistent turnaround times and maximizing savings can place growing demands on internal teams. Even minor backlogs can quickly compromise state reporting and statutory days-to-pay compliance, exposing organizations to fines and penalties.

As those pressures intensify, labor costs rise, claim cycle times lengthen and savings opportunities plateau, placing measurable strain on financial performance and limiting long-term scalability.

A managed, outsourced bill review service model offers a reliable alternative; designed to alleviate operational burden driving stronger financial results.



Problem

For one workers' compensation carrier, those pressures became increasingly difficult to sustain. The payer managed medical bill review internally using Enlyte's software as a service (SaaS) model, SmartAdvisor™. While the system provided foundational support, results depended heavily on internal staffing capacity, bill review expertise and IT infrastructure.

Key Challenges the Carrier Faced

- Managing 80,000+ medical bills annually with limited capacity to absorb volume fluctuations without creating backlogs
- Supporting a labor-intensive processing model requiring 12 full-time employees
- Managing prolonged turnaround times that extended the claims cycle and reduced provider satisfaction
- Rising labor costs and increasing pressure to reallocate staff to higher-value activities
- Operating with limited visibility into missed savings opportunities

The carrier needed a more scalable bill review model capable of supporting bill volume growth while delivering consistent performance and capturing additional savings without expanding or straining their workforce.



Solution

To address these challenges, the carrier transitioned from its internally managed SaaS model to Enlyte's Technology Enabled Service (TES) solution. TES combines advanced bill review technology with a dedicated team of experts to deliver end-to-end management of the entire bill review process.

The TES delivery model is driven by tenured SmartAdvisor™ subject matter experts across key functions, including bill review experts, certified coders, licensed nurses and call center resources. With deep workers' compensation industry experience and platform expertise, this team ensures accuracy, compliance and optimal savings performance.

The Implementation Approach

- Transitioned bill review operations to a fully managed service model, removing avoidable leakage
- Refined processes to significantly reduce labor requirements
- Applied advanced analytics to identify and capture previously missed savings opportunities

This transition shifted their bill review from a resource-intensive function to a performance-driven outcome.



Outcome

Following the transition to TES, the bill review performance, workforce utilization and financial results improved, including:

- Enhanced consistency and accuracy in bill review
- Accelerated claims cycle timelines
- Reallocated internal staff to higher-value strategic activities
- Elevated provider and patient satisfaction

Outsourcing Impact



Rethinking Your Medical Bill Review Model When It Reaches Its Limits

Outsourcing bill review is not simply an easy staffing decision. For many organizations, internal teams represent years of dedication, experience and cultural investment. Change can feel personal.

But this decision is ultimately about the long-term health of the business.

When bill review depends heavily on internal resources, performance is constrained by bandwidth, hiring cycles, turnover risk and the limits of internal scale, even when strong technology is in place. Over time, those constraints quietly cap savings, slow responsiveness, and increase exposure.

The question becomes less about loyalty to a model, and more about responsibility to the enterprise.

If operational pressures are mounting, volumes are increasing or savings have plateaued, it may be time to evaluate whether your current structure can truly scale and if maintaining it costs more than it protects.

A fully outsourced managed bill review model shifts the focus from maintaining staffing levels to delivering measurable outcomes, allowing leadership to protect margin while positioning the organization for long-term resilience.

The decision requires change management and thoughtful transition planning, but when evaluated over time, the financial equation often makes the strategic choice clear.

What Could Your Organization Do by Reinvesting $117M Back into Your Business?

See how TES can strengthen your bill review performance and help capture additional savings.

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