



# FINEOS Billing

Integrated. Intelligent.  
Built for the Future of  
Employee Benefits.

FINEOS Billing resides on the open core, cloud-based FINEOS Platform, powered by AWS and delivered as a Software as a Service (SaaS) model.

## Purpose-Built for Connected, Future-Ready Billing

FINEOS Billing is the most advanced billing and premium reconciliation solution purpose-built for the Life, Accident, and Health insurance industry. Supporting policies at both the group and member level, it delivers AI-powered automation, predictive insights, and intelligent workflows, enabling insurers to reduce costs, minimize risk, and elevate service delivery.

With always-on, real-time access to account information, AI-driven reconciliation, and seamless integration with the FINEOS AdminSuite, FINEOS Billing transforms traditional billing into a proactive, intelligent, and customer-centric experience.



For more information, visit [www.FINEOS.com](http://www.FINEOS.com)  
or to request a demo, email: [info@FINEOS.com](mailto:info@FINEOS.com)

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## Billing

AI-Powered Operational Efficiency

- Automate calculations and reconciliation using AI models that adapt to evolving rating structures and plan configurations.
- Reduce manual effort with smart workflows for exceptions, variance resolution, and aging debt detection.
- AI-driven templates for self-bill data ingestion minimize input errors and accelerate data processing.
- Generate real-time itemized bills, variance reports, and payroll deduction summaries with embedded intelligence.



## Premium Reconciliation Management

Service-Driven Premium Reconciliation

- AI-enhanced dashboards provide 24x7 access to live billing status, payment history, and discrepancy alerts.
- Machine learning identifies outliers and high-risk accounts for proactive resolution and escalated review.
- Intelligent routing ensures faster triage of delinquent accounts and complex premium mismatches.
- Collaborative resolution tools support carrier and client teams in real-time through interactive dashboards.



## Technology

Future-Ready Technology Platform

- Built on the secure, cloud-native FINEOS Platform (powered by AWS), supporting elastic scaling and enterprise-grade compliance.
- Open APIs and event-driven architecture enable seamless integrations with financial systems, CRM platforms, and third-party tools.
- Delivered as standalone or end-to-end solution with low-code configurability and AI-based process optimization.
- Embedded analytics and reporting tools powered by AI enable deeper insight into billing performance and customer behavior.

## Key Features

- Flexible configuration options aligned with industry standards
- Support for billing by account, policy, or term, including seasonal billing scenarios
- Robust 24x7 search access to current billing and account information
- Design flexibility across billing accounts payment modes, and stakeholders, including multi-pay point billing
- Real-time re-bill processing based on current eligibility and enrollment data
- Shared dashboards to enable interactive reconciliation and crossteam collaboration
- Advanced receivables management with pre-billing estimation and automated adjustments
- Seamless integration with accounts receivable, commissions, financial systems, and third-party applications.



# FINEOS Billing Outcomes

## Greater Customer Satisfaction

- Faster service delivery through customer-centric views of policy, billing, and payment data
- Enhanced flexibility supports complex billing scenarios across multi-pay points and seasonal structures
- AI-powered self-service portals give employers and brokers instant access to accurate, on demand billing information
- Improved responsiveness through interactive portals and robust search capabilities
- Deeper client relationships supported by automated cash application for "trusted" self-bill clients
- Real-time insights strengthen collaboration with agents and distribution partners
- Increased profitability through improved cash flow and reduced billing leakage.

## Reduced Costs and Risks

- Reduced premium leakage through escalated management review and timely resolution of billing discrepancies and variances
- Fewer billing errors due to greater data accuracy and AI-driven automated calculations
- Decreased leakage through intelligent workflows and proactive aged debt management
- AI-backed documentation and receivables forecasting enhance compliance and audit readiness
- Lower administrative overhead by minimizing manual interventions.

## Stronger Operational Control

- Eliminate redundant processes by unifying billing, claims, and policy data
- 24x7 access to role-based self-service portals improves team responsiveness
- Increased organizational consistency through shared modules for premium and coverage calculations
- Boost internal efficiency through intelligent automation and role-based controls
- Gain agility and speed-to-market with AI assisted plan and product configuration.



**FINEOS Billing** is a key module of FINEOS AdminSuite, the only modern and comprehensive core system purpose-built for Employee Benefits. Its fully integrated billing solution delivers the essential capabilities to streamline premium reconciliation and receivables management, while also laying a solid foundation for future innovation, automation, and ecosystem connectivity.

## About FINEOS Corporation

FINEOS is a leading provider of core systems for life, accident, and health insurers globally. The FINEOS Platform for Employee Benefits is purpose-built for the group, absence, and supplemental benefits market. More than forty customers in North America use the FINEOS Platform, and FINEOS serves 7 of the 10 largest employee benefits insurers in the U.S. as well as a 70% market share of group insurance in Australia. With employees and offices throughout the world, FINEOS continues to work with innovative, progressive insurers in North America, EMEA, and Asia Pacific.

Visit our website: [www.FINEOS.com](http://www.FINEOS.com)

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