

## Case Study

# Comprehensive Mobile Insurance Company Transforms Collections and Financial Operations with ePayPolicy

- ▶ **Client Profile:** Comprehensive Mobile Insurance Company
- ▶ **Participant:** Cameron Little
- ▶ **Implementation Date:** November 2025

## Overcoming Legacy "Cart" Systems and Non-Transparent Fees

Before switching to ePayPolicy, CMIC relied on a legacy provider that offered a fragmented and expensive user experience. Policyholders were forced to use an embedded "cart" just to make a single payment, a process Cameron described as "horrible" because it lacked self-enrollment for recurring payments or pre-filled links. Furthermore, the company was burdened by non-transparent pricing, with an average transaction fee of over 4% across ACH and credit cards.

Since the transition, the reduction in overhead has been immediate:



"We've gone from paying four grand in fees to, a little over a grand. Our effective fee is now about one percent of transactions."

## Serving a Vulnerable Niche with Frictionless Tech

CMIC serves a highly specialized and vulnerable population: 99% of their policyholders are Medicaid residents in skilled nursing facilities or long-term care settings. These individuals often lack access to the internet or phones, and some may be bedridden or mute. Because these residents rely on supplemental insurance for vital services like hearing aids, dentures, and vision care, CMIC needed a payment portal that was simple enough for facility staff or Powers of Attorney to navigate on their behalf.

Cameron notes that this frictionless experience is often the "first foot forward" for engagement. By making the process intuitive, CMIC expects to see a significant uplift in their bottom line:



"We will probably see at least a one percent improvement in our total collections rates. It's tens of thousands of dollars that we would otherwise not collect."

## Insurance-Specific Logic vs. Generic Processors

During their search for a new provider, CMIC conducted a full RFP process, evaluating generic processors like Stripe and Adyen. However, as a small business without internal solution engineers to program complex APIs, they needed an "out of the box" solution that understood the insurance industry's regulatory hurdles, such as PCI, DSS, and HIPAA.

The defining factor for CMIC was ePayPolicy's industry focus:



"I love that it was purpose-built for insurance... I was really impressed with the people and sense of like, quality and excellence and clear insurance focus."

## Reclaiming Time for Financial Operations

The switch has fundamentally changed the daily workflow for CMIC's controller and bookkeeping team. Their previous legacy system lacked clear feedback, forcing staff to spend three to four hours every month manually reconciling fees to specific payments.

ePayPolicy's automated reporting has streamlined this process:



"Our financial operations team has probably saved an extra four to five hours... a month. And... that probably would've been closer to, you know, ten hours plus once we see a lot of our growth."

## Adapting to a Custom Tech Ecosystem

Unlike many agencies that use standard management systems like Applied or Vertafore, CMIC utilizes **Microsoft Dynamics 365**. This unique setup required a partner willing to collaborate on custom configurations rather than a "one size fits all" approach.

Cameron found that legacy systems made it feel like "pulling an arm and a leg" just to move a data field, whereas ePayPolicy allowed for deep dashboard configuration—such as setting ACH as the default to avoid credit card fees and adding "product nudges" like banners to help month-to-month Medicaid payers avoid overdrafts.

## The Power of Dedicated Success Partners

Beyond the software, Cameron highlighted the "customer-centric" nature of the business relationship as a primary value driver. In contrast to previous vendors where he received "zilch" in terms of customer service, he cited the proactive support from the ePayPolicy team as a hallmark of the experience.

Cameron offered a personal shout-out to his dedicated contact:



"[She is] amazing... super responsive, really, just thoughtful, sees around corners... follows through on what she'll do."

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