

Savvos Health Launches Direct Pay Health Plan — Delivering Savings for Self-Funded Employers

UTAH, UT, UNITED STATES, September 30, 2025 /EINPresswire.com/ -- Savvos Health, ranked #220 on the 2025 Inc. 5000, announced today the launch of [Savvos SmartPay](#), a technology-driven, direct-pay health plan designed to help self-funded employers regain control of healthcare costs and give employees a plan that's actually a benefit.



Savvos Health is Transforming Self-funded Health Plans

For decades, self-funded employers have faced the same renewal cycle: the same four carriers, the same narrow networks, and the same explanations for rising costs. Many have turned to reference-based pricing (RBP) or direct contracting as a way to cut costs, but are still tied to the slow claims process, which leaves employers and employees with uncertainty. Savvos SmartPay eliminates these constraints by removing networks entirely and paying providers in real time, at the time of service.

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The future is direct pay. SmartPay replaces claims with real-time payments, giving employers control, better pricing, and a better experience for employees.”

Lou Morin, CEO of Savvos Health.

Savvos Health's rapid growth reflects strong employer demand for greater control over healthcare costs and outcomes. Built on Savvos' proprietary payment rail, SmartPay aligns the interests of employers, employees, and providers by simplifying payments, lowering costs, and creating a predictable, transparent experience with upfront pricing. By shifting from traditional claims processing to direct pay, Savvos sets the stage for the future of

healthcare transactions.

“RBP and direct contracting were important first steps to address a broken healthcare transaction, but it's not the future,” said Lou Morin, CEO of Savvos Health. “The future is direct pay. We built SmartPay to replace the old claims-and-wait model with real-time, tech-enabled payments that align incentives for everyone. When you pay providers immediately, you get better pricing, faster access, and a dramatically better experience for employers and employees.

That's how you turn a broken health plan into a manageable asset."

Provider Benefits

Traditional insurance requires providers to navigate slow payment cycles, denials, and administrative overhead. SmartPay reverses this trend by paying immediately and fairly, reducing write-offs and underpayments, and improving net collections. For employers, this means providers offer faster scheduling, better access, and preferred pricing — improving both cost and care experience.

Employer Benefits

Traditional self-funded plans keep employers reacting to renewals, with limited data and rising procedure costs. SmartPay flips the model, delivering real-time pricing transparency that empowers finance and HR teams to manage spend proactively. Employers gain control over costs, achieve predictable renewals, and turn healthcare from a yearly expense battle into a strategic advantage — all without shifting costs to employees.

Employee Benefits

Employees receive \$0 deductibles, \$0 copays for thousands of services, access to any provider — with no surprise balance bills — and \$0 on most medications. This reduces cost anxiety, increases satisfaction, and drives better care utilization — helping employers improve retention and maintain a healthier, more productive workforce.

SmartPay Highlights

- Direct-pay technology drives this modern plan with real-time provider payments
- Cash-pay bundles secure preferred pricing by eliminating revenue cycle delays and risk for providers
- 2024 Savvos procedure pricing averaged 115% of Medicare — delivering lower, more predictable costs than RBP or direct contracting
- Real-time pricing transparency gives employers actionable data to control spend
- \$0 member costs on thousands of services and most medications
- Employers and advisors who are ready for a modern health plan powered by direct-pay technology can learn more at www.savvos.com/smartpay.

About Savvos Health

Savvos Health is one of America's fastest-growing healthcare companies, ranked #220 on the 2025 Inc. 5000 and #6 in the Utah Fast 50. Savvos partners with self-funded employers nationwide to deliver innovative health plan solutions and tier one benefits that lower costs and improve employee access to care.

Brett Armstrong

Savvos Health

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