

Silicon Slopes Endorses Savvos Health's Push to Replace Healthcare Claims System With Immediate Settlement

Now supporting 300,000 lives, the Savvos SmartPay platform pays providers the moment care is delivered: no claim, no network, no member out-of-pocket.

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Silicon Slopes has named [Savvos Health](#) its Official Health Technology Partner, putting one of healthcare's

oldest transactions on notice: the

claim. Under the agreement, Savvos will be featured across Silicon Slopes events, content, programming, and member communications.



Savvos Health is advancing Immediate Settlement to modernize healthcare payments for self-funded employers.

"Utah's technology community was built by people who looked at entrenched systems and asked

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Lou Morin

why they had to work that way," said Clint Betts, CEO of Silicon Slopes. "Healthcare purchasing is one of the largest opportunities for that kind of thinking. Savvos isn't another discount program. It's a different transaction entirely, a modern fintech payment. They're challenging the assumption a trillion-dollar industry was built on."

The medical claim dates to the first prepaid hospital benefit plans of 1929, and it still governs how trillions of dollars move through American healthcare. For nearly a century, the industry has tried to make claims move faster,

process them more cleanly, and pay them more accurately, without ever questioning the transaction itself.

Patients rarely know the true price of care, because the claim generates the price after care is delivered and inflates it. Traditional insurers then negotiate "discounts." The higher the starting price, the deeper the discount appears. But a discount off an inflated number is not a market

price. The RAND Corporation found that in 2022, employers and private insurers paid hospitals an average of 254 percent of what Medicare allows for identical services at the same facilities. The variable isn't the care. It's the transaction.

Instead of processing claims faster, Savvos founder and CEO Lou Morin asked a different question: "What if we just eliminated healthcare claims entirely and replaced them with technology that lets plans pay providers immediately, at a fair price agreed before care is delivered?"

Cash pay isn't new, Morin notes. What's new is the Savvos [SmartPay](#) technology that lets health plans do it at scale.

"The next time you get care, ask your provider for the cash price. I promise you'll be shocked how much less it is than running the same care through a claim," said Morin, who spent his career in the insurance industry before founding Savvos. "The claim was a reasonable invention for 1929. It is an indefensible one for 2026. When payment is immediate, transparency stops being a promise and becomes the transaction itself."

The proprietary Savvos SmartPay platform, which supports more than 300,000 lives today, operates as the technological foundation for regional health plans, TPAs, and self-funded plans to deliver care to their members at transparent, bundled prices agreed upon upfront, with immediate settlement to providers, surgical centers, and hospital systems. Payment is made at the point of care using plan dollars through a virtual payment card. The provider is paid immediately. The member pays nothing out of pocket. The plan avoids the inflated claim. No network is required, and most plans waive member deductibles.

Savvos case studies across multiple employer customers include a complex heart ablation reduced from \$150,000 to \$36,000, a hernia repair from \$64,000 to \$7,000, a knee replacement from \$62,000 to \$21,000, and chemotherapy from \$250,000 to \$50,000. These examples represent savings of 66 to 89 percent, with zero out-of-pocket costs for employees.

The claim was never the receipt. It was the markup.

Visit Savvos or register for Silicon Slopes' Immediate Settlement event for self-funded employers.

About Savvos Health

Savvos Health eliminates the healthcare claim. Its proprietary SmartPay platform brings cash-pay economics to the trillion-dollar commercial market by paying providers in real time with plan assets, at scale, without networks. Savvos supports more than 300,000 lives and has been named to the Inc. 5000 and the Utah Fast 50 for multiple consecutive years. Learn more at www.savvos.com.

About Silicon Slopes

Silicon Slopes is a 501(c)(3) nonprofit organization governed by Utah entrepreneurs and community leaders, which exists to empower entrepreneurs to build and innovate with the mission to ensure Utah remains the best place in the world to start, grow, and scale a company. Silicon Slopes reaches a unique audience of more than 250,000 on a monthly basis through its various media channels and properties, and organizes more than 200 events annually, drawing more than 40,000 total attendees each year. Learn more at siliconslopes.com.

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