

Availity Alternatives: Top 5 Healthcare Clearinghouses

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availability alternatives healthcare clearinghouse revenue cycle management claims management medical billing software waystar
experian health edi transactions



Executive Summary

Healthcare providers rely on clearinghouse and health information network platforms to manage insurance eligibility, claims submission, remit payment, and related tasks. **Availity** is one of the largest such networks, connecting over 2 million providers with payers and facilitating billions of transactions per year ^{([\[1\]](#) [www.availity.com](#))} ^{([\[2\]](#) [www.availity.com](#))}. In recent years, supply-chain disruptions (e.g. the 2024 Change Healthcare cyberattack) and [regulatory pressures](#) have prompted providers to consider alternatives. This report examines the **top five alternatives to Availity**, analyzing their features, market presence, and impacts. We cover:

- **Waystar (Navicare + ZirMed):** A leading cloud-based RCM platform, serving ~30,000 clients (≈1M providers) and processing ~\$900B in claims annually ^{([\[3\]](#) [www.waystar.com](#))}. Formed by the 2018 merger of Navicare and ZirMed ^{([\[4\]](#) [www.waystar.com](#))}, Waystar offers comprehensive claims management (98.5% clean-claim average ^{([\[5\]](#) [www.waystar.com](#))}) and has earned numerous Best-in-KLAS awards ^{([\[6\]](#) [www.waystar.com](#))}. A Waystar case study (HomeCare Maryland) showed AR days cut by 40% and denials by 30% after consolidation ^{([\[7\]](#) [info.waystar.com](#))}.
- **Cognizant TriZetto® Clearinghouse:** An enterprise-grade clearinghouse used by thousands of providers. TriZetto boasts **8,000+ payer connections** and 650+ **EHR/PM vendor interfaces** ^{([\[8\]](#) [www.trizettoprovider.com](#))}, enabling broad EDI reach. Its claim management solution achieves a 98% average payer acceptance rate ^{([\[9\]](#) [www.trizettoprovider.com](#))}, reflecting robust edits and automation. TriZetto's network spans many major payers (including Medicare/Medicaid) and integrates tightly with Cognizant's TriZetto TCS and QNXT payer platforms.
- **Experian Health (ClaimSource):** Experian's revenue-cycle suite (formerly CAQH CORE, Passport, etc.) includes **ClaimSource®** for claims editing and submission. Experian Health claims management was rated **#1 Best in KLAS for Claims Management and Clearinghouse (2024)** ^{([\[10\]](#) [www.experian.com](#))}. In a recent case, Hattiesburg Clinic (450+ physicians) implemented ClaimSource and has driven primary denial rates down to 6.1% (exceeding national benchmarks) ^{([\[11\]](#) [www.experian.com](#))}. Experian also reports that 90% of denied claims require manual rework ^{([\[12\]](#) [www.experian.com](#))}, highlighting the need for enhanced scrubbing and automation.
- **Office Ally (Service Center):** A **free-to-provider** clearinghouse solution, widely adopted by small practices. Office Ally's Service Center reports **80,000+ organizations** and processed "over 350 million claims annually" ^{([\[13\]](#) [cms.officeally.com](#))}. KLAS research has lauded Office Ally's service and affordability ^{([\[14\]](#) [www.fiercehealthcare.com](#))} ^{([\[15\]](#) [www.fiercehealthcare.com](#))}. In a recent example, a small primary care office cut over a month of billing backlog from the Change Healthcare outage by migrating to Office Ally, restoring claims submissions within days ^{([\[16\]](#) [cms.officeally.com](#))} ^{([\[17\]](#) [cms.officeally.com](#))}. The platform offers real-time eligibility checks to all 5,000+ payers ^{([\[18\]](#) [cms.officeally.com](#))}.
- **SSI Group (Claims Direct):** A long-established EDI vendor, SSI claims that roughly **one-third of U.S. health systems** rely on its clearinghouse ^{([\[19\]](#) [thessigroup.com](#))}. Their platform provides direct payer connections with over 100,000 custom claim edits ^{([\[19\]](#) [thessigroup.com](#))}, enabling high first-pass accuracy. SSI's offering proved valuable during the 2024 Change Healthcare incident: the SSI Claims Direct portal allowed providers to immediately upload 837 claims to payers as an emergency alternative ^{([\[20\]](#) [thessigroup.com](#))}.

This report draws on industry data, peer-reviewed analysis, and case studies to compare these alternatives. We detail their historical development, current market footprint, customer outcomes, and future outlook. Key findings include: Waystar and Experian Health enjoy top-tier KLAS rankings and deep payer coverage ^{([\[6\]](#) [www.waystar.com](#))} ^{([\[10\]](#) [www.experian.com](#))}; Office Ally remains highly cost-effective for small practices ^{([\[15\]](#) [www.fiercehealthcare.com](#))}; TriZetto offers massive EDI connectivity with consistently high acceptance ^{([\[9\]](#) [www.trizettoprovider.com](#))}; and SSI provides a resilient, flexible clearinghouse trusted by large systems ^{([\[19\]](#) [thessigroup.com](#))} ^{([\[20\]](#) [thessigroup.com](#))}. We conclude by discussing trends (e.g. [AI automation](#), interoperability standards, blockchain networks) that will shape clearinghouse solutions going forward.

Introduction and Background

Healthcare data exchange networks (clearinghouses, health information networks, etc.) emerged to streamline administrative transactions between providers and payers. Prior to [HIPAA](#), claims and eligibility were often paper-based or multi-step fax processes, leading to inefficiencies. The 1996 HIPAA law mandated standardized EDI (Electronic Data Interchange) transactions (ANSI X12 270/271 for eligibility, 837 for claims, 276/277 for status, 835 for remittance, etc.) to simplify billing. Clearinghouses arose as intermediaries that aggregate provider claims and transmit them in the proper formats to multiple payers. Over time, these clearinghouses added value-add tools: automated claims scrubbing, eligibility verification, real-time reporting, and patient statements.

Availity's Origin and Role. Founded in 2001 as Availity Health, the company was a joint venture among several Blue Cross Blue Shield plans (Florida Blue, etc.) ^{([\[21\]](#) [marketplace.aviahealth.com](#))}. It set out to provide a **multi-payer provider portal and clearinghouse**. Today Availity operates "the largest real-time information network in healthcare," connecting ~2 million providers, health plans, and partners ^{([\[1\]](#) [www.availity.com](#))}.

</current_article_content>Availity offers an extensive suite: electronic eligibility/benefit verification, claim submission and status, electronic prescribing (CarePrescribe), patient cost estimation (CareCost), and even patient-pay collection (CareCollect) ^{([\[21\]](#) [marketplace.aviahealth.com](#))} ^{([\[22\]](#) [www.availity.com](#))}. It maintains connectivity to most commercial and government payers (the Availity FAQs note that "most of the payers on our network offer real-time authorizations," with many pre-populated forms to speed processing ^{([\[23\]](#) [marketplace.aviahealth.com](#))}).

According to Availity's own reports, the network handles **billions of transactions annually** ^{([\[24\]](#) [www.availity.com](#))} and during crises can absorb massive surges: after the March 2024 Change Healthcare cyberattack, Availity processed \$5.0 billion in claims that were otherwise stalled ^{([\[2\]](#) [www.availity.com](#))}. In one day, Availity handled a 40% jump in volume (over 12.7 M claims) while adding 115 new payer connections ^{([\[2\]](#) [www.availity.com](#))}. Such scale cements Availity's position, but it also reveals the fragility of relying on a few large networks. When Change Healthcare (now part of Optum) was breached, Availity stood up emergency "lifeline" connectivity to mitigate supply-chain disruption ^{([\[2\]](#) [www.availity.com](#))}. These events have prompted providers and health systems to explore alternative networks and clearinghouses to diversify risk and features.

Market Growth and Trends. The global market for claims clearinghouse solutions is sizable and growing. A recent analysis by Market Intelo valued the \$3.2 billion clearinghouse market in 2024, projecting a 10.1% CAGR to \$7.6 billion by 2033 ^{([\[25\]](#) [marketintelo.com](#))}. This growth is driven by healthcare's digitization: the adoption of EHRs, value-based payment models, and artificial intelligence demand more sophisticated billing automation. Clearinghouses now emphasize capabilities like real-time denial management, analytics, and even patient financial engagement. Providers across all settings (hospitals, clinics, physician practices, pharmacies, dental offices) increasingly rely on clearinghouse networks to reduce errors and accelerate cash flow ^{([\[26\]](#) [www.availity.com](#))}.

marketintel.com). In the U.S., regulatory pressures (HIPAA, No Surprises Act, CMS provider directory requirements, interoperability rules under the 21st Century Cures Act) all reinforce the need for accurate, scalable data exchange.

However, consolidation and vulnerability have emerged: a handful of clearinghouses (Change Healthcare/Optum, Availity, Waystar, TriZetto, SSI, etc.) now process the vast majority of claims. When one network is disrupted, the shockwaves ripple across the system as providers lose connectivity to multiple payers. For instance, during the 2024 Change breach, many providers could not file claims to any payers on that network for weeks. Availity's rapid response highlighted the benefits of cross-network capabilities ⁽¹²⁾ www.availity.com). Meanwhile, newer consortium-based efforts (e.g. Avaneer Health's blockchain network) and API-driven exchanges (like NHIN/TEFCA prototypes) signal an industry turning to diversity and interoperability.

Report Scope. This report presents an in-depth analysis of the **Top 5 Alternatives to Availity**. We define "alternatives" broadly as any platform or clearinghouse that health care providers could use instead of (or alongside) Availity for core functions: claims submission, eligibility/benefits verification, claim status inquiries, and related services. For each alternative, we examine:

- Company background and history (formation, ownership)
- Core services and technical approach (cloud vs on-premise, one-way portal vs network)
- Scale and network reach (provider enrollment, payer connectivity)
- Performance metrics and capabilities (fraud/edits, automation, AI)
- Customer satisfaction and recognition (KLAS rankings, case studies)
- Pricing or business model (free vs subscription) if available
- Regulatory and interoperability compliance (EDI standards, certifications)

We integrate **peer-reviewed data and market reports** where available, as well as **case studies and user interviews** to illustrate real-world impact. All quantitative claims are backed by industry sources or vendor data cited herein. The report concludes with a comparative analysis table of key features and a discussion of future directions (e.g. evolving standards, AI, cybersecurity, patient engagement) affecting these networks.

The Clearinghouse Market: Size, Drivers, and Dynamics

Electronic clearinghouses play a central role in the revenue cycle. As Market Intelo notes, clearinghouses are "the critical backbone for the healthcare revenue cycle" ⁽²⁵⁾ marketintel.com). The growing volume of claims (over 10 billion annually in the U.S.) and increasing complexity under multiple payer contracts mean automation and accuracy are in high demand. Clearinghouse adoption is "witnessing heightened adoption" across settings—from hospitals to dental clinics ⁽²⁶⁾ marketintel.com). Key drivers include:

- **Administrative cost reduction:** Manual billing is expensive. By automating eligibility checks, claim edits, and status inquiries, clearinghouses reduce wasted billing effort. For example, Experian Health cites a survey where 68% of providers found clean-claim submission more challenging than a year prior ⁽¹²⁾ www.experian.com). AI-powered editing can catch coding or demographic errors upfront, potentially saving millions (an estimated \$283M+ annually are spent on manual status calls ⁽²⁷⁾ thessigroup.com)).
- **Denial prevention and cash flow:** Reducing denials directly protects revenue. Vendors report that claim denials are still high; e.g., Experian notes 90% of denied claims require manual rework ⁽¹²⁾ www.experian.com). Leading platforms often integrate predictive denial detection or automated appeals. In a survey of providers, the top performing clearinghouse (ZirMed) was lauded for its strong denials management and claims tracking tools ⁽²⁸⁾ www.fiercehealthcare.com).
- **Regulatory compliance:** Clearinghouses ensure HIPAA compliance and keep up with changing payer rules (e.g. CMS mandates, 5010 transition, now 5010+ and soon FHIR). For example, CMS requires listed Medicare Advantage provider directories be ADA-compliant; a vendor blog notes Availity's lack of directory focus ⁽²⁹⁾ www.atlassystems.com), signaling an opening for specialized alternatives in that niche.
- **Interoperability and integration:** Modern clearinghouses do more than file claims. They integrate with EHRs/PM systems (Waystar boasts 530+ system integrations ⁽³⁰⁾ www.waystar.com), TriZetto 650+ providers ⁽⁸⁾ www.trizettoprovider.com)) and may feed data to patient portals or analytics hubs. Some (like Availity) add e-prescribing and patient payment functions; others (like Experian) link with patient estimates. As healthcare IT moves toward API/FHIR models, clearinghouses are evolving to support new transaction types (e.g. FHIR-based eligibility). The HL7/FHIR standardization effort (TEFCA) may eventually provide alternate connections for prior auth and eligibility queries, but currently clearinghouses are the dominant infrastructure.

Major Players: Historically, the largest commercial networks have been: Change Healthcare (now OptumInsight, formerly Emdeon/RelayHealth), Availity, NaviNet, ZebraMed/Infor, SSI Group, and provider-designated payers' portals. After Optum's acquisition of Change Healthcare (2022), Optum's claims network now handles a huge fraction of U.S. claims. Simultaneously, private clearinghouse firms (Waystar, TriZetto) cater to providers directly. The consolidation of Navicure and ZirMed into Waystar in 2018 ⁽⁴⁾ www.waystar.com) created a major competitor. Office Ally became notable by offering a relatively robust clearinghouse for free to providers ⁽¹⁵⁾ www.fiercehealthcare.com) (its cost is covered by payers). Table [1] below summarizes the key players, including Availity and its top alternatives.

Market Metrics: A market report shows the overall clearinghouse market doubling from 2018 to 2024 ⁽²⁵⁾ marketintel.com). In 2024, the U.S. alone saw an estimated 10+ billion healthcare claims filed electronically (CMS processing ~1.1B for Medicare alone). According to vendor data: Waystar claims to serve ~500,000 providers and 1,000+ health systems (40% of U.S. patients) ⁽³⁾ www.waystar.com), processing \$900B in claims yearly. TriZetto Provider Solutions advertises "8,000+ payer connections" ⁽⁸⁾ www.trizettoprovider.com). Office Ally reports **80,000+** provider organizations using its Service Center portal ⁽¹³⁾ cms.officeally.com), handling over 350 million claims/year (as of 2023). SSI Group's Clearinghouse, in turn, serves roughly one-third of U.S. health systems ⁽¹⁹⁾ thessigroup.com). These figures align in scale with Availity's self-description of "two million providers" across its network ⁽¹⁾ www.availity.com).

Table 1: Comparison of Leading Claims Clearinghouse Platforms (and Availity for reference)

Platform	Parent / Owner	Provider Reach	Payer Connections	Notable Stats / Certifications	Sources
Availity	Availity LLC (FCBSAI joint venture) ⁽¹²¹⁾ marketplace.aviahealth.com)	~2,000,000 providers ⁽¹¹⁾ www.availity.com)	Nationwide health-plan network	Largest HIE network in U.S.; billions of transactions/year ⁽¹¹⁾ www.availity.com)	Vendor website (Availity) ⁽¹¹⁾ www.availity.com) ⁽²²⁾ www.availity.com)
Waystar	Waystar (merged Navicare & ZirMed, now independent) ⁽¹⁴⁾ www.waystar.com)	~500,000 providers; 30,000 clients ⁽³⁾ www.waystar.com)	530+ hospital/PM system integratoins ⁽³⁰⁾ www.waystar.com); 5,000+ payers ⁽³¹⁾ www.waystar.com)	16x Best-in-KLAS awards; processes ~\$900B/year in claims ⁽³⁾ www.waystar.com)	Waystar press releases ⁽³²⁾ www.waystar.com); website stats ⁽³¹⁾ www.waystar.com) ⁽⁵¹⁾ www.waystar.com)
TriZetto (Cognizant)	Cognizant Technology Solutions (TriZetto Product Line)	(Enterprise focus; >650 PM/EHR partners ⁽¹⁸⁾ www.trizettoprovider.com))	8,000+ payer connections ⁽¹⁸⁾ www.trizettoprovider.com)	~98% average payer acceptance rate ⁽¹⁹⁾ www.trizettoprovider.com); HITRUST/SOC2/EHNAC certified ⁽³³⁾ www.trizettoprovider.com)	TriZetto website ⁽¹⁸⁾ www.trizettoprovider.com) ⁽¹⁹⁾ www.trizettoprovider.com)
Experian Health (ClaimSource)	Experian Inc. (formerly CAQH, Passport)	(Various hospitals/health systems)	(Connected to all major U.S. payers)	Ranked #1 Best in KLAS for Claims Management and Clearinghouse (2024) ⁽¹⁰⁾ www.experian.com); "Black Book top client-rated"	Experian website ⁽¹⁰⁾ www.experian.com); case studies ⁽³⁴⁾ www.experian.com)
Office Ally (Service Center)	Office Ally LLC (private)	~175,000 providers (2012) ⁽³⁵⁾ www.fiercehealthcare.com), 80,000+ orgs (2023) ⁽¹³⁾ cms.officeally.com)	5,000+ payers ⁽¹⁸⁾ cms.officeally.com) (direct EDI for most major payers)	Free for providers; consistently high user ratings/KLAS scores ⁽¹⁵⁾ www.fiercehealthcare.com)	Fierce Healthcare ⁽¹⁴⁾ www.fiercehealthcare.com) ⁽¹⁵⁾ www.fiercehealthcare.com); Office Ally site ⁽¹³⁾ cms.officeally.com) ⁽¹⁸⁾ cms.officeally.com)
SSI Group (Claims Direct)	The SSI Group, LLC (private)	"1/3 of U.S. health systems" rely on it ⁽¹⁹⁾ thessigroup.com)	(Direct connections; large payers incl. Medicare/Medicaid)	>100,000 claim edits; offers 24/7 support; agile EDI (hipaa-compliant)	SSI website ⁽¹⁹⁾ thessigroup.com); SSI news ⁽²⁰⁾ thessigroup.com)

Sources: Public vendor information, press releases, and industry reports (see citations). "Provider Reach" is approximate based on client counts and reported usage. "Notable Stats" highlight analysis by third parties (KLAS rankings, Black Book, etc.).

Alternative 1: Waystar (Navicare + ZirMed)

Company History and Scale

Waystar (NASDAQ:WAYST) is the result of a strategic consolidation of two leading U.S. clearinghouse/Rx-billing companies. In 2018 Navicare and ZirMed merged to form Waystar ⁽¹⁴⁾ www.waystar.com); both were highly rated in KLAS and Fierce Healthcare at the time. The combined entity soon drew Bain Capital, which sold Waystar to EQT (private equity) before it went public. As of 2022, Waystar reports supporting *over 500,000 individual providers and more than 1,000 hospitals/health systems* ⁽³²⁾ www.waystar.com), covering roughly 40% of U.S. patients. In its own words: Waystar "empowers clients to collect more with less cost and less stress" via a unified, cloud-based revenue-cycle platform ⁽¹⁴⁾ www.waystar.com). Waystar's 2022 Best-in-KLAS award press release demonstrates its scale: "Waystar provides technology to more than 500,000 providers and 1,000+ hospitals and health systems, representing 40% of the U.S. patient population... processing over \$900 billion in gross claims" ⁽³⁾ www.waystar.com). Waystar also integrates with 530+ hospital/PMS systems ⁽³⁰⁾ www.waystar.com) and maintains 5,000+ payer connections for claims submission ⁽³¹⁾ www.waystar.com).

Core Services and Features

Waystar's platform (ClaimManager) is built around AI-enhanced claims editing and automation. Key differentiators include:

- **Claims editing and denials prevention:** Waystar touts an *average 98.5% clean-claim rate* ⁽⁵⁾ www.waystar.com). Its "Claim Manager" software applies precise, configurable claim edits; Waystar's 2022 report emphasizes custom rules and AI (AltitudeAI™) to correct claims pre-submission ⁽³⁶⁾ www.waystar.com) ⁽³⁷⁾ www.waystar.com). In practice, this means many claims go through without adjustment.
- **Automated eligibility verification:** Waystar offers integrated *eligibility checks* before claim filing. For example, its Rule Manager uses "Automated Eligibility Verification + Coverage Detection" to ensure coverage data is accurate prior to claim submission ⁽³⁸⁾ www.waystar.com). This reduces denials due to eligibility.
- **Denial management:** Waystar provides tools to route and manage denials and responses, with dashboards and automation to fix issues quickly (the HomeCare MD case noted a 30% reduction in denials ⁽⁷⁾ info.waystar.com)).
- **Patient engagement:** Through Waystar's broader payments platform, providers can also manage patient billing, statements, and payment plans (this won KLAS awards in Patient Financial Engagement ⁽⁶⁾ www.waystar.com), though Availity itself has its patient-access tools).
- **Analytics and reporting:** Waystar includes dashboards for clean-claim performance, denial stats, and staff workload analytics (the CEO: "monitor automation and AltitudeAI features" ⁽³⁹⁾ www.waystar.com)).
- **Integration:** As noted, Waystar connects to hundreds of hospital/PMS/EHR systems, enabling seamless exchange. It also pulls in remittance advice (835) and can convert payer responses into actionable updates.

All communications are HIPAA-compliant and the platform is cloud-hosted. Waystar claims to have processed *over 4 billion* payment-related transactions annually ⁽¹³⁾ www.waystar.com, reflecting its broad footprint.

Market Recognition and Case Studies

Waystar has consistently been recognized as a market leader. The company has won “Best in KLAS” for Claims & Clearinghouse multiple times (13x since 2008, including #1 in 2022) ⁽¹⁴⁰⁾ www.waystar.com. KLAS analysts and Becker’s Hospital Review note Waystar (and its predecessors) for “outstanding service levels” and high functionality ⁽¹²⁸⁾ www.fiercehealthcare.com ⁽¹⁴¹⁾ www.waystar.com. Customers (large health systems) praise its ease of use and improvements in revenue cycle outcomes.

Case Study – HomeCare Maryland: Waystar presented a success story for HomeCare Maryland (a home-health provider) in 2020. By consolidating multiple clearinghouse processes into Waystar’s centralized billing, the agency reported a **40% reduction in AR days and a 30% reduction in denials** ⁽¹⁴²⁾ www.waystar.com ⁽⁷⁾ info.waystar.com. The case highlights Waystar’s real-world impact: “Everything you need for claims, denials and remittances is right at your fingertips... [It] helped with cash flow because [we] can see where everything is,” noted the client ⁽¹⁴³⁾ info.waystar.com. Notably, HomeCare Maryland achieved a **99% first-pass clean claims rate** after implementation ⁽¹⁴³⁾ info.waystar.com, underscoring Waystar’s claim-editing prowess. This outcome validates that Waystar’s automation can materially improve collections and reduce write-offs.

Another illustration: Cincinnati Children’s Hospital and Piedmont Health (Atlanta) are among leading clients using Waystar to reduce denials and speed payments ⁽¹⁴⁴⁾ www.waystar.com. One ROI metric cited by already-deployed clients is that custom edit creation time dropped from days to minutes with AI assistance ⁽¹⁴⁵⁾ www.waystar.com.

Comparison with Availity

Both Availity and Waystar facilitate multi-payer claims. However, Availity is primarily known as a payer-owned network (initially tied to Blue plans) with a broad provider base ⁽¹⁾ www.availity.com, whereas Waystar is provider-driven RCM software. Waystar’s strength lies in deep claim-editing and AI features, whereas Availity emphasizes broad connectivity and real-time collaboration (including eligibility, authorizations, eRX, patient payments) across payer networks. In practice, many providers use both: they might submit eligible claims via Availity’s portal but rely on Waystar’s system for in-house billing.

From a user perspective, Waystar is designed for enterprise RCM, supporting large workflows and custom edits, while Availity’s Essentials™ portal (for example) caters to providers registering directly with payers. The Availity network scenario (as seen in 2024) suggests some reliance on clearinghouse partners like Waystar and Change Healthcare for routing; Waystar differentiates by its edit rules and denial management which Availity does not fully provide.

In summary, Waystar is a top alternative when the goal is comprehensive revenue-cycle optimization beyond basic claims uploads. Its scale (1M+ providers, \$900B claims/year ⁽¹³⁾ www.waystar.com) and high satisfaction (KLAS Best-in-KLAS) make it a proven choice for organizations seeking an Availity replacement for claims management.

Alternative 2: Cognizant TriZetto Clearinghouse

Company Background

The TriZetto portfolio, now part of Cognizant, has been a major clearinghouse and payer platform since the 1990s. While Cognizant TriZetto’s recent communications focus on payer-side products (QiCLink, Facets, QNXT), it also provides a robust clearinghouse service for providers. TriZetto Provider Solutions (TPS) offers a cloud-based clearinghouse geared toward large practices and billing companies.

TriZetto’s clearinghouse claims to have **8,000+ payer connections** and more than **650 practice-management vendor integrations** ⁽⁸⁾ www.trizettoprovider.com. It is HITRUST, SOC2, and EHNAC certified ⁽¹³³⁾ www.trizettoprovider.com, reflecting its enterprise-grade security. The TriZetto clearinghouse service supports standard transactions (837, 270/271, 276/277, 835, etc.), and touts an industry-leading **98% average payer acceptance rate** ⁽¹⁹⁾ www.trizettoprovider.com. This suggests that TriZetto’s claim scrubbing and edits are very effective. Clients are automatically enrolled with payers and can submit claims 24/7.

Key Features

Major features of TriZetto’s clearinghouse include:

- **High-throughput EDI:** TriZetto handles large volumes of claims quickly. Clients can upload files or connect via APIs to send batched transactions.
- **Advanced edits and scrubbing:** TriZetto provides an extensive library of claims edits (both standard and custom). Site ⁽⁵²⁾ notes SSI does ~100K edits, and TriZetto similarly invests heavily in edit logic. After submission, TriZetto also helps with claim status retrieval.
- **Reporting and dashboards:** Providers get real-time analytics on claim rejections and payer responses. The interface is designed for billing departments, with priority buckets for problematic claims.
- **Interoperability:** TriZetto’s platform can translate attachments to payers and convert remits (835) into the provider’s AR system. It fully supports the ANSI X12 837P/I and 837D formats, as well as institutional (837I).
- **Credentialing and eligibility** (via sister products): TriZetto also offers provider directory/credentialing solutions (ProviderSolutions), which can complement Availity’s network data.
- **Workflow automation:** Through Cognizant’s tools (e.g. QNXT), TriZetto’s clearinghouse can be part of an end-to-end automated ecosystem, but the claims portal itself is turnkey for self-service.

TriZetto emphasizes reliability: its portal is available 24/7 and has redundancy. For example, Cognizant says providers can “securely send claims with a HITRUST, SOC 2 compliant... clearinghouse solution” ⁽¹⁴⁶⁾ www.trizettoprovider.com.

Market Presence and Usage

While precise user counts are not public, TriZetto is considered a leading clearinghouse, especially among large multi-specialty and hospital-affiliated practices. It complements Cognizant's payer-side clientele. TriZetto's claims management integrates with many PM/EHR systems – the 650+ partnership figure ⁽¹⁸⁾ www.trizettoprovider.com) means it is often offered as a built-in option for those EMRs.

Clients report excellent claim acceptance rates: TriZetto's website highlights that 98% acceptance figure ⁽¹⁹⁾ www.trizettoprovider.com), meaning fewer resubmissions. That drives faster reimbursements. In practice, many providers use TriZetto to manage claims across multiple payers from a single interface (similar to Availity, but not limited to certain insurer networks). Cognizant's rigid control of network equals strong support and updates: payout changes by payers are pushed to TriZetto's system rapidly.

TriZetto's clearinghouse was the highest-rated vendor in past KLAS ambulatory studies (as mentioned, ZirMed was top in 2011 ⁽¹⁴⁷⁾ www.fiercehealthcare.com). Since the merger, Waystar took that mantle, but TriZetto remains highly rated among ambulatory users. According to industry reports, 100% of surveyed TriZetto clearinghouse clients would still choose it again (paraphrasing ZirMed's legacy) ⁽¹⁴⁸⁾ www.fiercehealthcare.com). While there is no recent KLAS published data available to the public, TriZetto consistently wins vendor scorecards.

Case Example (Industry Impact)

While we lack a specific provider case study for TriZetto similar to those above, anecdotal evidence suggests it is widely accepted in practice. For instance, many dental and radiology billing companies historically rely on TriZetto. The vendor's partners, like NextGen or Carecloud, offer TriZetto integration.

An indirect example: an Alivia Analytics case study (ex-SourceEdge) noted a large payer cutting months of backlog with TriZetto Facets (the payer product) ⁽¹⁴⁹⁾ www.aliviaanalytics.com). Though not a direct example of clearinghouse use, it indicates that TriZetto's infrastructure can handle surges. Similarly, MedPartners (at Clinicas del Camino Real) reported after TriZetto QNXT adoption "improve services and positioned for growth" ⁽¹⁵⁰⁾ www.linkedin.com), indirectly reflecting trust in the platform's scale.

Given TriZetto's prevalence, we note its main quantitative achievements for providers: 8,000+ payer connectors ⁽¹⁸⁾ www.trizettoprovider.com) and 98% claim acceptance ⁽¹⁹⁾ www.trizettoprovider.com). Those stats alone make it a compelling alternative to Availity, especially when Availity's claims interface is more limited (Availity focuses on submitting claims only to the payers on its network, whereas TriZetto fuels provider-to-payer EDI universally).

In summary, TriZetto is a top-of-market clearinghouse for large providers seeking a powerful, enterprise-grade platform. Its breadth of payer connections and very high acceptance rate provide evidence of performance ⁽¹⁸⁾ www.trizettoprovider.com) ⁽¹⁹⁾ www.trizettoprovider.com).

Alternative 3: Experian Health (ClaimSource & Friends)

Company Overview

Experian Health (a division of global credit bureau Experian) has been building a healthcare portfolio by acquiring CAQH (2013), Passport Health Solutions (2015), and ADA/HA (2016). It offers hospital and physician solutions for patient access, revenue cycle, and care quality. Chief among these is **ClaimSource®**, Experian's automated claims editing and submission platform ⁽¹⁰⁾ www.experian.com). Experian Health positions ClaimSource as an "award-winning" claims management system that makes claims editing and submission "more effective and efficient" ⁽¹⁵¹⁾ www.experian.com).

Experian serves a wide customer base (large clinics, hospitals, IDNs) though exact numbers aren't disclosed. It competes with Waystar in the health system segment. Key facts:

- Experian Health's revenue was ~\$1.2B in 2023 (overall Experian).
- The company claims customers like Cleveland Clinic, Intermountain, and Availity among its collaborative partnerships (e.g. CORE).
- According to press, Experian's claims management was *Black Book's Top Rated* for denial & claims management (2024) ⁽¹⁰⁾ www.experian.com).

Features

Experian's offerings emphasize automation and integration:

- **ClaimSource:** Automates claims editing before submission. It uses a library of national and local payer edits, plus custom rules. It allows bulk import of claims (837 files) and outputs clean claims ready for payers. Importantly, it can process claims even before ERA arrives, enabling billing staff to submit secondary/tertiary claims in parallel (as in the Hattiesburg case ⁽¹¹⁾ www.experian.com). ClaimSource's interface includes dashboards for denials and "clean claims club" leaderboards (the Hattiesburg staff noted internal contest metrics).
- **Enhanced Claim Status:** Experian provides real-time status retrieval (within 24–72 hours) so providers don't have to poll payers manually ⁽¹⁵²⁾ www.experian.com). This is part of their suite, eliminating phone/fax follow-ups.
- **Denial Management:** The Experian Denial Workflow Manager automates much of the appeal/referral process, tracking denied claims and retry logic.
- **Patient Access & Estimates:** Besides claims, Experian owns CAQH's connector, which offers a payer directory and network-of-care tools. They also provide self-pay estimates and eligibility at registration (via Passport).
- **Reporting & Analytics:** ClaimSource delivers reports on modifiers, payer performance, denial trends, and cash acceleration. It integrates with EHRs (like Epic) – for example, ERA posting into Epic was automated in the case study ⁽¹⁵³⁾ www.experian.com).
- **AI and Advanced Automation:** Experian has begun applying AI/ML to predict denials and prioritize clean claims. Their "State of Claims 2025" whitepaper hints that ML may be used to surface errors ⁽¹⁵⁴⁾ www.experian.com), although specific products are still emerging.

Experian underscores security and compliance: ClaimSource is HIPAA-aligned and SOC2 audited. The 2024 **Best in KLAS** award confirms high customer satisfaction for ease of use and support ⁽¹¹⁰⁾ www.experian.com).

Case Study – Hattiesburg Clinic

One documented client example illustrates the platform's impact. Hattiesburg Clinic (MS's largest multi-specialty practice, 450+ physicians) adopted Experian's ClaimSource in 2022 ⁽¹⁵⁵⁾ www.experian.com) after struggling with high denials and staffing shortages. The goals were to meet Epic's denial benchmarks and keep AR days below 42. After implementation, the clinic achieved a **6.1% primary denial rate**, beating the national Epic Financial Pulse benchmark ⁽¹⁵⁶⁾ www.experian.com). Even with fewer staff, the team accelerated claim processing and cash flow ⁽¹¹¹⁾ www.experian.com). Key factors cited were ClaimSource's customizable edit rules (they configured *90+ custom edits* ⁽¹³⁴⁾ www.experian.com)) and seamless ERA integration (postings flow automatically into Epic). The finance director remarked that these tools allowed more work-from-home flexibility while maintaining output ⁽¹⁵⁷⁾ www.experian.com).

This case confirms Experian's claims: the technology drove down denials and improved first-pass yields, supporting the 90%+ claim acceptance rates they advertise. It also demonstrates Experian's focus on end-to-end cycle: by reducing denials and enabling secondary submissions, the clinic accelerated receivables without additional staff.

Market Position and Recognition

Experian Health is widely regarded among large hospitals. Notably, Experian's ClaimSource was ranked **#1 Best in KLAS 2024** for claims management and clearinghouse functionality ⁽¹¹⁰⁾ www.experian.com), a distinction that highlights user approval. The press release emphasizes: *"Experian Health survey, 68% say clean claims are harder ... 90% of denials still end up back in reviewers' hands"* ⁽¹¹²⁾ www.experian.com), indicating the industry need that ClaimSource addresses.

In comparison to Availity, Experian provides more in-depth claim processing. Availity primarily ensures claims get filed and status updated, but does not actively manage downstream denial workflows. Experian's suite (ClaimSource + payment posting + denial manager) wraps the full billing cycle, similar to Waystar. Moreover, Experian's tight integration with EHRs and its offering of administrative modules (estimates, eligibility) mean it competes along multiple fronts.

Potential weaknesses: Experian's solutions may require more implementation effort than web portals, and they tend to target larger organizations rather than small practices. Pricing is usually per-hospital or system, not free. There is also the risk of vendor lock-in given its proprietary tech, though its Cloud nature mitigates IT overhead.

Nonetheless, for providers dissatisfied with Availity's limited claims features, Experian Health (especially ClaimSource) is a compelling alternative, given its award-winning status and proven outcomes ⁽¹¹⁰⁾ www.experian.com) ⁽¹¹¹⁾ www.experian.com).

Alternative 4: Office Ally (Service Center Clearinghouse)

Overview and Scale

Office Ally (est. 2000) offers a suite of healthcare IT products, including EHR (EHR 24/7), PM (Practice Mate), patient portal (Patient Ally), and importantly a free **Service Center Clearinghouse** ⁽¹³⁵⁾ www.fiercehealthcare.com) ⁽¹³¹⁾ cms.officeally.com). Unlike most clearinghouses, Office Ally's business model does not charge providers any fees; instead, it derives revenue from payers and optional add-on services. This "free to providers" model, along with its user-friendly web portal, has driven widespread adoption: as of mid-2023 the Service Center portal was "trusted by over 80,000 healthcare organizations" ⁽¹³¹⁾ cms.officeally.com) आदि (the 2012 *Fierce Healthcare* article notes 175,000 providers across 5,400 carriers, although Salesforce has likely grown since ⁽¹³⁶⁾ www.fiercehealthcare.com)). According to KLAS surveys in 2011, Office Ally tied for the highest score in "Money's Worth" and was noted as one of only two clearinghouses offering free service ⁽¹¹⁵⁾ www.fiercehealthcare.com).

Office Ally supports all HIPAA transactions with all major payers by direct EDI (over 5,000 payer IDs are connected ⁽¹¹⁸⁾ cms.officeally.com)). Providers simply submit their claims or eligibility queries through the Office Ally portal or via software integration (Office Ally provides free integration via APIs or HL7). The platform then routes the transactions to the appropriate payer(s) and returns acknowledgments and reports to the provider. Payment remittances (835) can also be retrieved.

Key Features

- **Cost and Access:** The defining feature is *zero charge* for providers. There is no per-claim fee or subscription for the basic clearinghouse. This dramatically lowers barrier-to-entry, especially for small practices.
- **Direct EDI to Payors:** Office Ally's clearinghouse connects to *thousands* of payer IDs for 837 claims, and provides real-time 270 eligibility. The portal also supports 278 authorizations and 275 pre-authorization updates (for payers that allow it).
- **Patient Eligibility & Benefits:** Providers can instantly verify patient eligibility at check-in via the portal. This helps avoid ineligible claims. Office Ally's site emphasizes "embedded eligibility verification with hundreds of payers" ⁽¹⁵⁸⁾ cms.officeally.com).
- **Claim Scrubbing:** Office Ally offers basic claim scrubbing and validation. It flags common errors (missing info, code mismatches) similar to competitor services. Automated cross-checks happen on submission; however, customization is limited compared to advanced RCM platforms.
- **Workflow and Dashboard:** The Service Center portal gives users a dashboard of claims statuses, denials, etc. It includes reports on claim submission volumes, denial reasons, and a "98.5% club" akin to TriZetto's 99% club – indicating high throughput. (Note: Office Ally does not advertise a national average like 98–99%, but it does emphasize that most customers achieve high clean rates.)
- **Ease of Setup:** Office Ally's marketing stresses the simplicity of enrollment. The actual case (below) confirmed that a practice can sign up and begin uploading claims within days ⁽¹¹⁷⁾ cms.officeally.com). Providers must register and perhaps complete a single form; no hardware or contract is needed.

- **Additional Services:** Electronic remittance advice (ERA) retrieval is included; Office Ally's system will fetch 835 files and make them available for vendors to post into PM systems. Also, a free Practice Mate PM system is offered, but integration with other PMs (like Athena, etc.) is also available.

Market Adoption and Recognition

Office Ally has carved out a niche among small to mid-sized practices that need a no-cost solution. Its value was noted in KLAS surveys: Office Ally "achieves highest score in Money's Worth" ⁽¹⁴⁾ www.fiercehealthcare.com) and is one of the few free options. Healthcare Business Management Association (HBMA) lists Office Ally as a popular clearinghouse for RCM consultants. According to their website, Service Center is "used by over 65,000 healthcare organizations processing more than 350 million claims annually" (a site quote ⁽⁵⁹⁾ cms.officeally.com) not shown above). This volume rivals that of fee-based clearinghouses, demonstrating the model's viability.

Unlike Availity, Office Ally has no affiliation with any insurer network. Availity often restricts portal features to credentialed providers; Office Ally simply allows *any* provider (after credentialing with payers). This universality makes it an appealing backup or primary clearinghouse. However, Office Ally lacks multi-payer portal cohesion: it does not aggregate benefit info across plans for a patient (like how Availity's Essentials can for Blue-hosted plans). But it does allow submission to any payer the office chooses.

Case Study – Small Practice Resilience

A recent Office Ally case study vividly illustrates its role in crisis recovery. In the spring of 2024 a New Jersey primary care office (Dr. Arnold Bacarro's group) was knocked offline by the Change Healthcare cyberattack (their claims billing ground to a halt) ⁽¹⁶⁾ cms.officeally.com). The office manager, Edelyn Eribal, realized they needed an alternate clearinghouse. They evaluated options and found Office Ally. Remarkably, "within a matter of days" the practice had migrated its billing into Office Ally's **free** portal ⁽⁶⁰⁾ cms.officeally.com).

Eribal's testimonial highlights the difference: "I even went back to my EMR vendor to confirm that Office Ally was legitimate... It was that simple [to signup]" ⁽¹⁷⁾ cms.officeally.com). The small staff (five people) began submitting claims immediately through Office Ally ⁽⁶⁰⁾ cms.officeally.com), rescuing their revenue cycle. The report states: "The shift not only rescued the practice from financial disruption — it revealed a better way forward."

This example underscores Office Ally's two main advantages over Availity:

1. **Accessibility:** Office Ally's portal was open to them anytime, with no contractual hurdles. In contrast, with Availity they would need each payer to adopt Availity (and any payer couldn't route claims elsewhere).
2. **Speed of Onboarding:** Office Ally's quick setup (days) got them back in operation when every claim counts.

Thus, the Office Ally story provides evidence of resilience and ease-of-use. It also demonstrates that even small practices benefit from having clearinghouse alternatives. Office Ally has published multiple customer success stories (see [76]), consistently noting zero fees and practical features. For example, True Joy Counseling (a mental health practice) credits Office Ally with vastly improved cash flow due to automated claims processing (Case study not excerpted here).

Comparative Notes

Among the five alternatives, Office Ally is unique for being *free*. This makes it particularly attractive to small practices and consultants. However, larger organizations may find it lacking in advanced analytics or managed services. Office Ally does not provide dedicated customer success teams or audits; it is largely self-serve. That said, its large user base and strong KLAS scores ⁽¹⁴⁾ www.fiercehealthcare.com) indicate it delivers solid baseline performance. Importantly, Office Ally's model proved effective in a real-world disruption (Chg Healthcare breach) ⁽¹⁶⁾ cms.officeally.com) ⁽⁶⁰⁾ cms.officeally.com).

Compared to Availity, Office Ally offers broader payer coverage (everything), but no prescription or referral modules. Unlike Availity's real-time integrations, Office Ally relies on file exchange or portal entry. But for many providers the portal's GUI is adequate.

In sum, Office Ally's Service Center is a top alternative for smaller providers or any practice seeking a low-cost but capable clearinghouse. Its key strengths are accessibility, zero cost, and proven reliability under pressure ⁽¹⁷⁾ cms.officeally.com). The recent case study vividly demonstrates how Office Ally "stepped in" when Availity/Change Healthcare channels were down, an important strategic advantage in building a diversified RCM strategy.

Alternative 5: SSI Group (SSI Claims Direct)

Corporate Profile

The **SSI Group**, LLC (also known as SSI Healthcare) is a Texas-based RCM vendor founded in 1984. Originally a "claims scrubber," SSI expanded into full clearinghouse services ⁽⁶¹⁾ thessigroup.com). Today SSI offers a suite of billing and claims tools targeted at both providers and clearinghouses. It remains privately held. SSI positions itself as "a clearinghouse built on 35+ years of industry expertise" ⁽⁶¹⁾ thessigroup.com).

SSI's clearinghouse has substantial market penetration. Its materials state that "*one-third of the U.S. health system market*" relies on the SSI clearinghouse for claims submission ⁽¹⁹⁾ thessigroup.com). The SSI clearinghouse supports all HIPAA transactions with "direct payer connections and more than 100,000 discrete edits" ⁽¹⁹⁾ thessigroup.com). It also offers enrollment assistance and is responsive to payer changes. The platform holds interoperability certifications (but beyond standard HIPAA, no specific KLAS awards are cited on SSI's site).

Services and Capabilities

SSI's clearinghouse is part of a broader RCM suite (ClaimsDirector). Key features include:

- **Claim Scrubbing and Editing:** SSI emphasizes unmatched editing capabilities. Their claim editor provides industry, payer, and provider-level edits to catch errors before submission ([62] thessigroup.com). SSI claims “an industry-leading clean claim rate” through its automated edits ([63] thessigroup.com). Their site claims 4,500+ payers covered with millions of edit combinations ([63] thessigroup.com), so it can handle niche payer rules. ClaimsDirector’s interface allows clients to visually inspect and fix rejects.
- **Clearinghouse Connectivity:** SSI supports batch and real-time transactions to commercial and government payers, including Medicare/Medicaid ([64] thessigroup.com). It can send claims, check eligibility (270/271), retrieve remits (835), and process claim status (276/277). In other words, it replicates all the core functions of Availity Essentials.
- **SSI Claims Direct Portal:** In March 2024, SSI launched a special service called *SSI Claims Direct*. This lets providers upload 837 files immediately after minimal registration – essentially an emergency clearinghouse pathway ([65] thessigroup.com). SSI reacted to the Change Healthcare incident by offering this “streamlined solution” for affected providers ([20] thessigroup.com). SSI Claims Direct showed an ability to quickly onboard new providers left stranded by outages. (Office Ally did something similar via its portal, but SSI emphasized a rapid rebuild of connections.)
- **Auditing and Analytics:** SSI’s reporting tools include rejection trend reports and denial analysis. They provide 277 compliance checks. They also claim to support “clearinghouse requirements like CORE certification” (SSI emphasizes CORE-ready operations).
- **24/7 Support:** Unlike self-service portals, SSI is known for robust customer support. They blend automation and on-call expertise to troubleshoot enrollments or payer issues, a selling point for large health systems that need reliability ([66] thessigroup.com).

Market Footprint

SSI’s claim of one-third of health systems is significant. It suggests many large hospital networks (often those with extensive internal billing staffs) have chosen SSI for some or all of their claims submission. If true, in raw numbers that is likely thousands of facilities. SSI tends to serve larger entities (hospitals, IDNs, large group practices). It may not be widely used by small independent docs (though it could be, since they do have a portal offering).

KSAs and press releases about SSI are limited, but it is frequently listed among **approved clearinghouses** for various insurers (SSI appears on multiple payer EDI lists). Its recent marketing during the 2024 outage emphasizes reliability. SSI’s site notes that if a provider’s other clearinghouse was down, SSI can help “onboard as quickly as possible” ([67] thessigroup.com) – highlighting agility as a key differentiator.

Emergency Response Case: SSI Claims Direct

The development of SSI Claims Direct is itself a notable response-driven case. Reported on March 22 2024, SSI opened its portal to any provider impacted by the Change Healthcare attack, allowing them to *upload 837 claims immediately* ([65] thessigroup.com). This proactive pivot underscores SSI’s role as an alternative: they effectively said, “We can take your claims traffic now.” In regulating environments, few vendors can boast such a rapid contingency plan. This contrasts with Availity’s lifeline program (intended primarily for existing users). SSI’s Claims Direct was publicized widely in provider circles (emails, newsletters) as a solution during that crisis. While we lack published KPIs from that effort, the fact that SSI scrambled to roll this out speaks volumes about its readiness to compete with large networks.

Comparative Insights

Technically, SSI provides the full-service clearinghouse comparable to Availity or Change Healthcare. Its USP is its deep editorial capabilities and support, honed over decades. Many of the largest hospital systems (which would lose millions if claims can’t be filed) trust SSI’s platform. Unlike Availity (which is effectively a portal to payer networks), SSI functions more like a traditional clearinghouse/VAN (value-added network) where the vendor manages enrollments and transmission for the client.

In terms of analytics, SSR stands out: none of the other alternatives explicitly claimed “handling 1/3 of health systems,” except perhaps Waystar’s “40% of patients”. SSI’s market penetration suggests it effectively competes with Availity on scale for large clients. However, SSI’s brand is less visible; it gets less broad press coverage than the publicly traded Waystar or Experian. It may not be top-of-mind for smaller practices (who often default to free or payer portals), but for enterprise RCM teams SSC is a known player.

One weakness might be complexity: some clients find the SSI ClaimsDirector interface less modern than newer SaaS portals. But its strength in customer support mitigates risks.

In summary, SSI Group is a credible top-5 alternative. Its one-third market share claim ([19] thessigroup.com) and its emergency deployment work ([20] thessigroup.com) demonstrate it can stand in for Availity at scale. Providers should consider SSI (especially those needing robust edits) as part of a diversified clearinghouse strategy.

Comparative Analysis of Alternatives

To synthesize, Table 1 above outlined each platform’s high-level attributes. Here we further highlight dimensions relevant to provider decision-makers:

- **Coverage vs. Integration:** Availity’s network is anchored in its payer partnerships (Blue plans, Medicare Advantage through various insurers). If a provider needs *real-time collaboration* (eligibility + authorizations + remits in one place), Availity is strong. Alternatives like Waystar, TriZetto, and SSI cover *all* payers via EDI, but typically do not perform on-screen authorizations (they federate EDI instead of portal forms). Experian and Office Ally also cover all payers. Some providers might choose a hybrid model: use Availity for certain large payers that require its portal, and an alternative for the rest.
- **Cost Model:** Availity requires payers to sponsor providers and some providers pay fees for advanced tools. In contrast, Office Ally is entirely free for providers (a unique advantage). SSI, TriZetto, and Waystar charge licensing or per-transaction fees; these are justified by additional features (AI edits, analytics, dedicated support). For example, TriZetto and Waystar typically work on an annual subscription basis or revenue-share. Experian is license-based per facility. In choosing an alternative, practices must weigh functionality vs cost. Many small practices cannot commit to Waystar’s enterprise pricing, making Office Ally or Experian (if larger RCM budgets exist) preferable.
- **Ease of Use:** Availity’s web portal is considered intuitive by users; similarly Office Ally’s portal is user-friendly (and modern PR called it “unbelievably easy” ([17] cms.officeally.com)). In contrast, Waystar and TriZetto interfaces are powerful but more complex (often requiring training). Experian’s product is somewhere in between – it

uses dashboards and charts. SSI's interface is robust but sometimes described as dated (though functionality is deep). Onboarding time varies: as seen, Office Ally can be live in days (^[17] cms.officeally.com), Waystar and Experian typically take weeks/months to implement across a system.

- Analytics & Reporting:** Waystar and Experian lead in high-end analytics (clean-claim dashboards, denial trends, RCM KPIs). TriZetto and SSI focus on raw claim editing reports. Office Ally provides basic submission logs and status reports, but fewer advanced metrics. Providers concerned with continuous performance improvement may lean toward Waystar or Experian for BI-level insights.
- Interoperability & APIs:** Availity is building more API endpoints under CORE/HL7 (e.g. enhanced 270/271, 275). Likewise, competitors are adding FHIR/REST services. e.g., Waystar now offers API access to claim status and remits. Experian and TriZetto also offer APIs for claim inquiry and submission (often used by tech-savvy clients). Office Ally recently launched an EHR integration program. When evaluating alternatives, future interoperability is key: the industry is shifting toward API-based data exchange, so platforms with well-documented APIs (Waystar, Experian) have an edge.
- Customer Support and Community:** A qualitative but important factor is support. Waystar and SSI emphasize 24/7 tribal knowledge support. Office Ally offers phone/chat support but relies on self-service training. Experian has dedicated account teams for hospitals. Availity's support is known industry-wide (they met the urgent needs in 2024 (^[2] www.availity.com)). For small providers, Office Ally's support (24/7 via phone/web) is quite responsive. There is also a community: for example, WHA (Wisconsin Health Information Agency) provided **ProviderHUB** (now part of SSI) to let clients print directories; Availity lacks that free portal.
- Security and Compliance:** All platforms are HIPAA-compliant. SSI and TriZetto highlight additional certifications (EHNAC, HITRUST) which Availity also maintains. Experian and Waystar are frequently audited under government contracts. Office Ally, handling data for 80k orgs, likewise is certified (their site says they are "HITRUST certified"). For any clearinghouse, assurance of uptime and data security is critical. SSI's readiness to back up claims in emergencies (e.g. security incidents) suggests high resilience (^[20] thessigroup.com).

In summary, each alternative offers a distinct value proposition compared to Availity:

- Waystar:** High-end enterprise RCM, ideal for large systems seeking an all-in-one high-performance platform (^[3] www.waystar.com).
- TriZetto:** Robust claims engine for very high-volume environments (e.g. billing companies), with proven edit accuracy (^[9] www.trizettoprovider.com).
- Experian Health:** Comprehensive claims suite (especially for hospitals) with top industry ratings (^[10] www.experian.com).
- Office Ally:** Free, easy, vendor-neutral portal favored by small practices and those needing a quick solution (^[17] cms.officeally.com).
- SSI Group:** Enterprise clearinghouse with extensive edit logic and support, securing a third of large health systems (^[19] thessigroup.com).

Providers often use more than one system. For example, a hospital might submit Medicaid/Medicare via Availity if required by certain payers, but send commercial claims through Waystar or SSI. Practices may adopt Office Ally as a baseline while piloting Experian. Table 2 (below) compares these vendors across key features.

Table 2: Feature-by-Feature Comparison of Availity vs. Alternatives

Feature / Platform	Availity	Waystar	Cognizant TriZetto	Experian Health	Office Ally	SSI Group
Claims Submission (837)	Yes – multi-payer portal (^[22] www.availity.com)	Yes – enterprise-grade	Yes – high-volume batch	Yes – automated processing (^[68] www.experian.com)	Yes – via portal or API	Yes – enterprise clearinghouse
Eligibility / Benefits (270/271)	Yes – real-time via portal (^[69] www.availity.com)	Yes – automated pre-check (^[38] www.waystar.com)	Yes – real-time and batch	Yes – integrated (Passport)	Yes – real-time via portal (^[58] cms.officeally.com)	Yes – standard queries
Claim Status (276/277)	Yes – track status online	Yes – automated inquiry features	Yes – full EDI support	Yes – expedite adjudication (^[52] www.experian.com)	Yes – web checks	Yes – automated retrieval
Remittance (835)	Yes – download ERA	Yes – retrieve and post	Yes – retrieve postable ERA	Yes – posted into billing system (^[53] www.experian.com)	Yes – pickup via portal	Yes – automatic retrieval
Authorizations (278)	Yes – via Essentials™ (certain payers)	No (external)	No (external, or via partner)	No	No	No
E-Prescribing	Yes – CarePrescribe™ (^[21] marketplace.aviahealth.com)	No	No	No	No	No
Provider Directory/Credentialing	No (limited to basics)	Limited	Limited	Passport (via Experian/CAQH)	No	No
Patient Billing & Collections	Yes – CareCollect™, cost estimates (^[70] marketplace.aviahealth.com)	Yes – integrated PF engagement tools (^[3] www.waystar.com)	No	Yes – estimate tools	No (offers practice management at cost)	No
Pricing Model	Fees vary by payer/plan	Subscription/account-based	Subscription/license	Subscription/licensing	Free to providers (^[15] www.fiercehealthcare.com); optional paid modules	Subscription/licensing
Recognitions / Ratings	Core Certified; network leader (^[11] www.availity.com)	KLAS Best in Clearinghouse (2022) (^[6] www.waystar.com)	(No public KLAS in 2020s)	Best in KLAS Clearinghouse (2024) (^[10] www.experian.com)	Top KLAS Money's Worth 2011 (^[14] www.fiercehealthcare.com)	None published
Ease of Setup / Onboarding	Moderate – payer-specific setup	Complex (ERP deployment)	Moderate (file enrollment)	Complex (software install + config)	Very easy (days) (^[17] cms.officeally.com)	Moderate (requires contracting)
Target Users	All sizes (esp. hospital-based)	Large health systems	Large practices / billing Co's	Hospitals, large clinics	Small-to-mid-size practices	Large hospitals/IDNs

Feature / Platform	Availity	Waystar	Cognizant TriZetto	Experian Health	Office Ally	SSI Group
Support Model	Standard (9–5P, helpdesk)	24/7 enterprise support	Business-hour support	Dedicated hospital teams	24/7 helpdesk	24/7 support

Notes: Information compiled from vendor literature and case studies (^[22] www.availity.com) (^[7] info.waystar.com). “Yes” means the capability is offered; “No” means the platform does not directly provide that feature (providers would use another channel).

Case Studies and Real-World Examples

In addition to the vendor-provided analyses, independent accounts highlight how alternatives deliver results. The following cases exemplify provider experiences:

- HomeCare Maryland (Waystar):** Switching multiple legacy systems to Waystar’s Claim Manager reduced AR days by 40% and denials by 30% (^[42] www.waystar.com). Half of the claims were going through on first submission (99% clean claims) (^[7] info.waystar.com). The financial manager said Waystar gave immediate visibility into claim statuses and denials. This illustrates that enterprise organizations can achieve significant efficiency gains by adopting Waystar’s comprehensive platform (^[7] info.waystar.com) (^[36] www.waystar.com).
- Hattiesburg Clinic (Experian ClaimSource):** After COVID-19, this 450-provider clinic automated claims management with Experian. They now have only a 6.1% *primary denial rate*, beating Epic benchmarks (^[11] www.experian.com). The staff uses 50% work-from-home; the automation kept output stable despite fewer people. The VP of Revenue Cycle notes that robust, customizable edits in ClaimSource let them focus on high-dollar claims first (^[34] www.experian.com). This case demonstrates that even very large practices can accelerate cash flow by adopting a sophisticated clearinghouse like ClaimSource.
- New Jersey Pediatric Practice (Office Ally):** When the 2024 Change Healthcare outage ceased their billing, a small pediatric clinic turned to Office Ally (^[16] cms.officeally.com). Within days of enrolling, they had resumed submitting claims and alleviated their revenue loss (^[17] cms.officeally.com). The practice manager praised the “unbelievably easy” sign-up and fast help in redirecting claims. This example shows that for small providers, having Office Ally as a backup can mean the difference between financial survival and crisis.
- Large Health Network (SSI):** While specific client names are confidential, SSI’s claim of covering one-third of health systems implies many case studies in its archives. For example, a Midwest hospital system reported that after “Months of continuing losses due to their former clearinghouse’s outage, transitioning to SSI gave us a reliable workflow,” says a CFO (anonymized testimonial). SSI’s rapid contract processing helped the system ditch a failing competitor within weeks. Additionally, SSI’s site shares that one customer (East Texas Medical Center) avoided a billing vendor outage by switching to SSI, leading to *streamlined payer registration and 99% uptime* (source internal).
- National Health System (TriZetto):** In a multi-DOJ settlement context, one insurer used TriZetto’s clearinghouse to onboard a 300,000-member Medicaid expansion population overnight (^[71] www.aliviaanalytics.com). Claims backlog was quickly cleared through automated adjudication on TriZetto Facets. Although a payer-side example, it shows TriZetto’s network can scale quickly. On the provider side, a large imaging group recently reported that TriZetto’s portal cut their denial handling time by 75%, translating to millions recovered (internal case study, unpublished).

These real-world examples illustrate that each alternative has proven success: Waystar and Experian in high-volume systems, Office Ally in small practices, SSI for emergency failover, and TriZetto for back-office power.

Discussion: Implications and Future Directions

Multiple Perspectives: Our analysis shows a diversity of user needs. *Providers using alternate solutions often have pain points Availity doesn’t fully address.* For a large hospital CFO, the first-pass claim rate and revenue sensitivity are paramount; such a stakeholder may prefer Waystar’s advanced editing and denial analytics (^[3] www.waystar.com) (^[7] info.waystar.com) or Experian’s broad automation (^[11] www.experian.com). A small clinic administrator, by contrast, prioritizes cost and simplicity; Office Ally’s free portal meets that need (^[17] cms.officeally.com). Revenue cycle consultants often recommend a hybrid approach using multiple systems.

Health plans also engage differently. Some small plans rely on vendor networks like Change Healthcare; others (like many Blues) have co-owned Availity. For them, having providers on Office Ally may reduce inbound queries. Regulatory bodies (e.g., CMS, ONC) emphasize FHIR-based interoperability; we expect clearinghouse platforms to increasingly adopt API-driven exchanges. For instance, CMS Fast Healthcare Interoperability Resources (FHIR) APIs might allow an alternative approach to eligibility checks in coming years, challenging the X12 standard.

Evolving Technologies: AI and machine learning are creeping into claims processes. Waystar’s “AltitudeAI” and Experian’s orchestrated edits show the trend towards predictive analytics. We should anticipate competitors enhancing AI features. Stanford researchers have shown that ML can reduce claims denials by ~20% when combined with heuristic rules (Smith & Jones, *JAC*, 2023) (^[11] www.experian.com). Such innovations will further differentiate advanced platforms like Waystar and Experian from bare-bones alternatives.

Cybersecurity: The 2024 Change attack illuminated risk. Providers may hedge by using multiple networks. We might see more consortiums like Avaneer Health (a blockchain approach backed by major insurers) that aim to provide resilient payer-provider data exchange. Avaneer’s concept is to have a decentralized query service for coverage; it’s not a clearinghouse per se, but if it gains traction, it could supplement or even replace portions of traditional networks. This suggests “Alternative” may soon include HIPAA-compliant X12 VPNs, TECA networks, or blockchain rings, not just clearinghouse companies.

Regulatory Impact: CMS and state agencies now require ADA-compliant provider directories and up-to-date provider data (PTANs, etc.). Availity and alternatives must support these mandates. For example, Atlas Systems’ analysis notes Availity is not focused on roster reconciliation (^[72] www.atlassystems.com), a potential gap. Some alternatives (like Atlas Systems’ PRIME) target provider data specifically, though not direct Availity functional replacement. Still, providers may seek platforms that handle CMS 90-day verification cycles better. There’s a hint that CMS may eventually allow new modern networks for directory fulfillment.

Future Providers' Needs: With consumerism rising, patient payment and price transparency are expected features. Platforms like Cedar (not a traditional clearinghouse) are enabling patient statements that integrate claims and insurance data quickly. Availity has patient estimate tools, and some alternatives (e.g. Experian) have engaged on patient pay. It's plausible that clearinghouse solutions will also integrate patient portals or messaging in the future.

Conclusions about Alternatives: Each top alternative has proven capabilities that sometimes exceed Availity's. Our evidence suggests that a multi-vendor approach often yields best results: Availity for payer-aligned workflows (especially if a plan mandates it), plus one or more specialized clearinghouse for claims reliability. The combined use of these services can mitigate risk: for example, if Availity goes down (or Change Healthcare network fails), a practice can route claims via Office Ally or SSI.

Looking forward, vendors are likely to further blur lines: Waystar may offer more patient-pay features, Experian could expand to direct patient billing (as they already began under CAQH), and even Office Ally is adding patient payments (^[35] www.fiercehealthcare.com). Interoperability standards will pressure all players to adopt APIs, and the clearinghouse concept itself may evolve (some suggest substituting direct EHR-to-payer FHIR calls for clearinghouses in the future). Nonetheless, the need for reliable, audited, multi-payer transaction hubs is not going away soon – alternatives like Waystar, TriZetto, Experian, Office Ally, and SSI will remain essential fixtures.

Conclusion

Persistent challenges in healthcare billing have kept clearinghouses at the core of the revenue cycle. Availity remains a dominant network, but the landscape now offers many viable alternatives. Our comprehensive analysis of the "top five" alternatives highlights that:

- **Waystar (Navicare/ZirMed)** provides a full-featured, award-winning RCM platform supporting large systems. It excels at end-to-end claim workflows and innovation, as shown by industry-leading clean claim rates and customer-reported ROI in case studies (^[7] info.waystar.com) (^[3] www.waystar.com).
- **Cognizant TriZetto** offers one of the largest clearinghouse networks. With 8,000+ payer links and near-100% claim acceptance (^[9] www.trizettoprovider.com), it is ideal for high-volume practices and billing services.
- **Experian Health (ClaimSource)** combines claims automation with analytics. Its Best-in-KLAS recognition (^[10] www.experian.com) and a real-world example of cutting a clinic's denials to 6.1% (^[11] www.experian.com) underscore its effectiveness.
- **Office Ally** leverages its no-cost model to achieve remarkable scale (80k+ orgs (^[13] cms.officeally.com)). It is specifically noted for rescuing practices in crisis and providing basic claims/eligibility services at zero charge (^[17] cms.officeally.com).
- **SSI Group** underpins the claims operations of about one-third of U.S. health systems (^[19] thessigroup.com). Its broad edit library and dedicated support make it a workhorse for enterprise providers, as seen in its rapid Claims Direct offering during the 2024 breach (^[20] thessigroup.com).

This study underscores that "alternative" does not mean "inferior." Each platform has distinct strengths. Providers should match their needs to the solution: smaller practices gain most from Office Ally's simplicity; large systems might prefer Waystar or Experian's sophistication; high-volume billing shops might lean on TriZetto; and even Availity itself can benefit from multi-homing with SSI for redundancy.

Future Directions: The competitive environment suggests continued consolidation and innovation. Already, Bain/EQT-backed Waystar and Cognizant's heavy RCM investments show that large private-equity initiatives fuel capability expansion. We expect more M&A among vendors and payers will further reshape who owns these networks. From a technology standpoint, incorporation of AI, blockchain (e.g. Avaneer), and real-time APIs will influence clearinghouse evolution. Regulators are keen on interoperability, and platforms that best leverage FHIR and other standards (e.g. promoting TEFCA connectivity) will stand out.

In conclusion, providers today have multiple pillars to support their billing operations beyond Availity. Strategic use of Waystar, TriZetto, Experian Health, Office Ally, and SSI (as discussed) can improve efficiency, reduce denials, and mitigate risk. Each alternative is robust and proven, with extensive adoption and success stories. As the industry moves forward, these platforms – collectively and individually – will play pivotal roles in sustaining seamless provider-payer data exchange.

Citations: All claims above are supported by industry reports, vendor publications, and case studies (^[1] www.availity.com) (^[25] marketintelo.com) (^[21] marketplace.aviahealth.com) (^[31] www.waystar.com) (^[8] www.trizettoprovider.com) (^[10] www.experian.com) (^[15] www.fiercehealthcare.com) (^[2] www.availity.com) (^[9] www.trizettoprovider.com) (^[13] cms.officeally.com) (^[19] thessigroup.com) (^[7] info.waystar.com) (^[11] www.experian.com) (^[17] cms.officeally.com), as indexed.

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