Healthcare digital payment adoption outpaces revenue cycle performance, Elavon survey finds

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Survey of 150 healthcare leaders finds fragmented payment processes strain staff, disrupt financial performance and position AI as a tool to reduce complexity

Key Takeaways:

• **Digital adoption outpaces billing management:** 68% offer nearly all desired payment channels, but only 15% rate revenue cycle performance as excellent.

• **Complexity drains resources:** 76% spend up to 20% of staff time correcting issues, and 83% report disruptions to monthly close.

• **AI and scalability are priorities:** Nearly all plan to explore AI, and 56% prioritize scalability in strategic partners.

ATLANTA--(BUSINESS WIRE)-- Healthcare organizations have expanded digital payment options for patients, but the systems behind those transactions are not delivering the same gains in financial performance, according to a new survey released today by Elavon, a wholly owned subsidiary of U.S. Bank (NYSE: USB). Elavon's payment technology and expertise are a key part of U.S. Bank's broader commitment to helping healthcare organizations modernize financial operations and deliver more connected payment experiences. Explore the findings and **download the full report**, "The hidden constraint on healthcare performance: Why complexity is limiting predictability, scalability and growth."

While 68% of enterprise healthcare leaders surveyed say they offer nearly all the payment options patients want, only 15% rate their organization's end-to-end revenue cycle performance as excellent.

Respondents cited fragmented workflows, disconnected processes and manual intervention as persistent barriers to efficiency, underscoring how operational complexity can limit the benefits of modernization efforts.

More than three-quarters (76%) reported spending between 5% and 20% of staff time managing exceptions or correcting errors. The impact extends beyond day-to-day operations: Eighty-three percent reported that payment errors or reconciliation delays affect monthly close processes at least 25% of the time.

"Despite healthcare providers investing in more ways for patients to pay, our survey reveals that integration gaps and fragmented workflows still exist, delaying patient collections and putting pressure on healthcare revenue cycle operations," said Wally Mlynarski, CEO of Elavon. "Elavon brings end-to-end payments processing and servicing at scale, connecting payments acceptance with receivables, reconciliation and reporting to help providers reduce manual work, improve financial visibility and make collections more predictable."

As healthcare leaders look to simplify operations, improve predictability and create growth capacity, many are turning to AI-enabled modernization initiatives. Nearly all respondents reported plans to explore generative or agentic AI in patient payment operations, driven largely by delayed collections, exception management and administrative burdens.

The survey also found that 56% identify scalability as a primary factor when evaluating strategic partners, illustrating a growing focus on technologies and operating models that can improve performance as complexity grows.

The survey includes responses from 150 senior-level healthcare professionals and decision-makers responsible for finance, operations and payments. The survey was administered online in March and April 2026.

About Elavon

Elavon, a wholly owned subsidiary of U.S. Bank, provides scalable, end-to-end payment processing and servicing solutions to a wide range of small businesses and enterprise clients across the United States, Europe and Canada.

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