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Top 5 trends reshaping healthcare payments in 2026

Growth opportunities and go-to-market strategies for software platforms

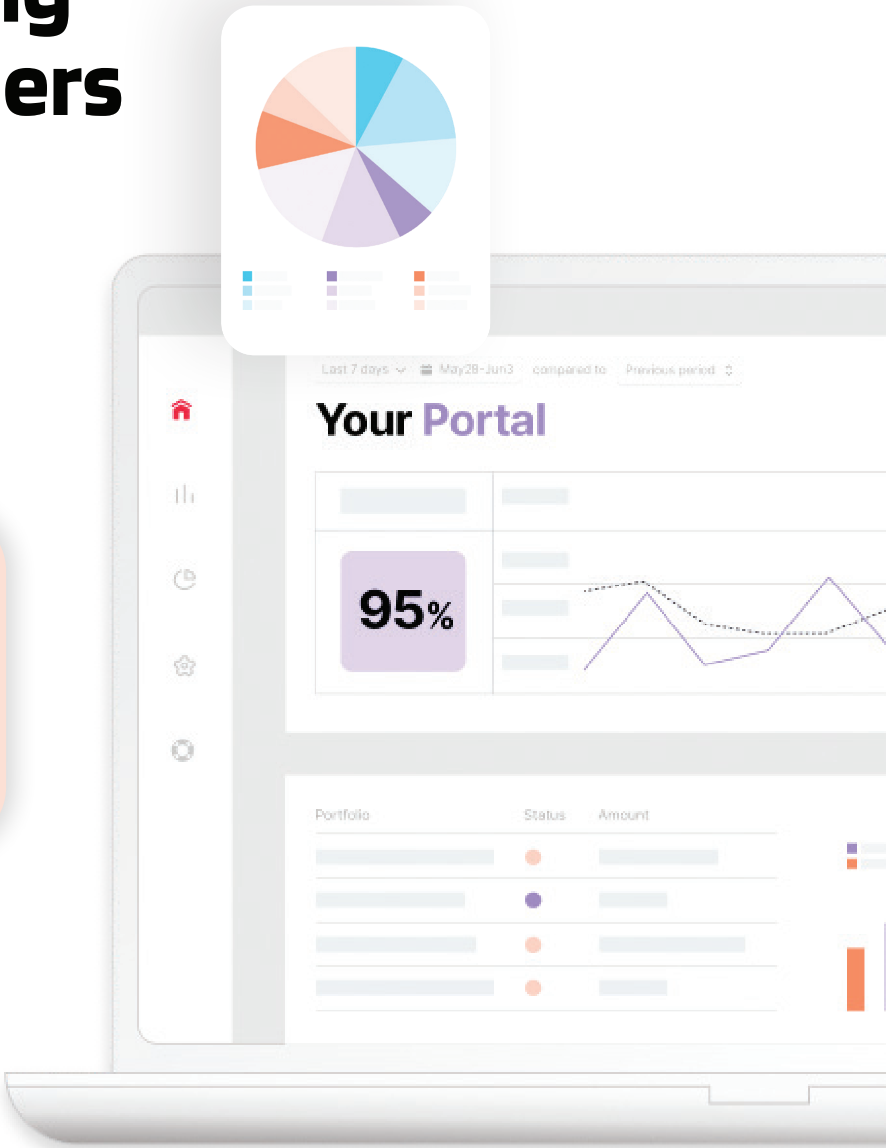
Software platforms are driving growth for healthcare providers

Finance in healthcare is changing fast. As insurance, data and payment processes change, so do patients' expectations. Providers and healthcare organizations need allies who understand what's at stake: business continuity, regulatory compliance and taking care of patients when they need it most.

As a software vendor, you have have an opportunity to help healthcare providers improve the patient experience with one key solution: embedded payments.

By 2030, the embedded finance sector is projected to mature into a $7.2 trillion market.[1]

In parallel, US healthcare spending is on a trajectory to hit $8.6 trillion by 2033,[2] with digital payments growing at a rapid clip.



As these long-term trends converge, software vendors offering embedded payments can differentiate, grow revenue and deliver genuine value to providers as they balance quality care with financial success.

In this report, we'll explore **five trends reshaping healthcare payments** in 2026 and beyond. We'll also demonstrate how our purpose-built technology, hands-on collaboration and flexible partnership models equip software vendors to become true strategic partners to healthcare providers. Let's dive in.

5 healthcare payment trends every software vendor should know

Providing thoughtfully built embedded payment capabilities can help providers run smarter operations while creating better experiences for patients facing difficult financial decisions. Here is a closer look at the elements software vendors should consider.

Industry trends at a glance

1. Value-based care payment models
2. Rising patient affordability and access issues
3. Patient demand for seamless, transparent payments
4. Intelligent payment processing and workflow automation
5. Shifting to one unified healthcare ecosystem

1

Value-based care payment models

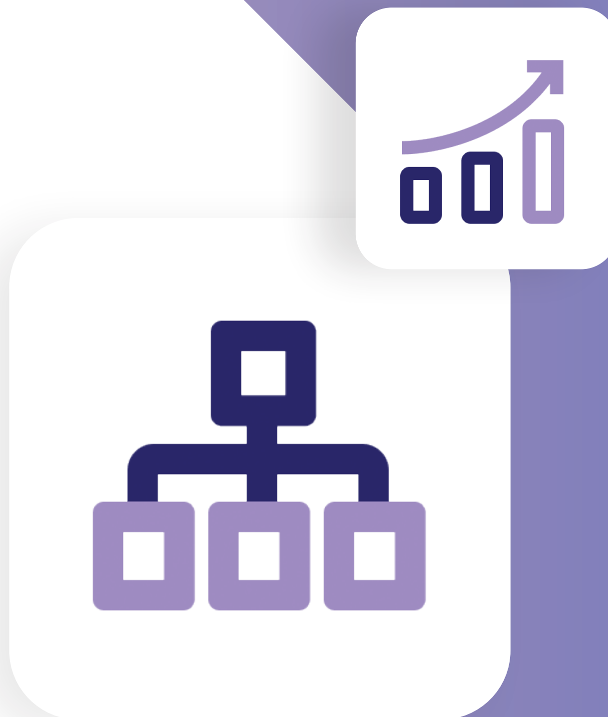
The traditional fee-for-service model that rewarded volume is giving way to value-based care — where providers get paid based on patient outcomes and quality metrics, not just how many appointments they book. This is a fundamental reimagining of how money moves through healthcare.

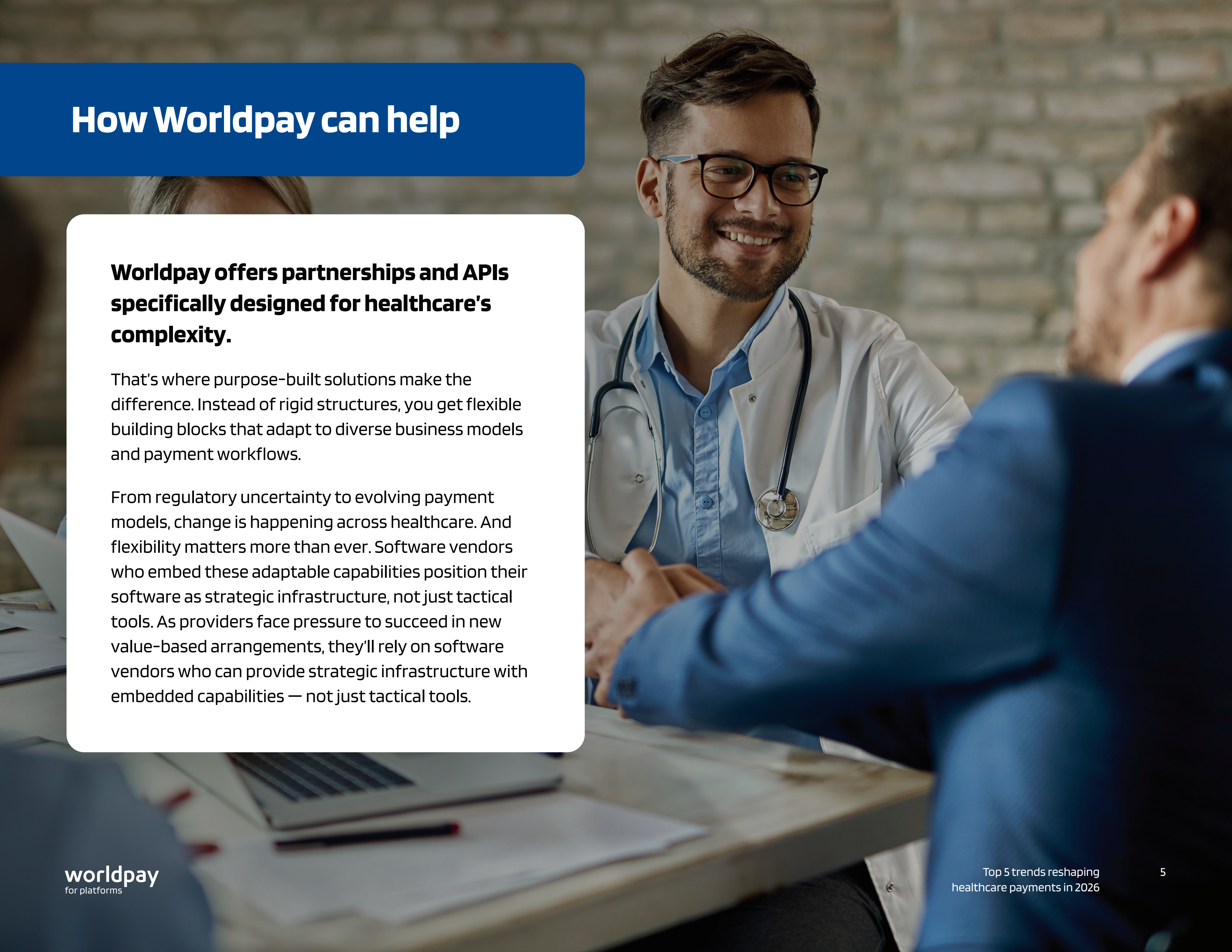
Medicare is leading the charge, with goals to enroll all beneficiaries in accountable care relationships by 2030.[3] CMS is accelerating the timeline through its CY 2026 payment reforms, introducing new quality-based adjustments and expanding bundled payment programs.[4]

For providers, this creates complexity. Many are managing traditional contracts, various value-based arrangements and hybrid models all at once, each with different rules, metrics and payment structures.

For software vendors, this creates both a challenge and opportunity. Software designed for simple transactions won't hold up under value-based care's complexity. Providers will likely be looking for systems that can do more.

- Tracking quality metrics affecting payments
- Managing bundled payment allocations across service lines
- Coordinating with accountable care organizations
- Reconciling complicated reimbursement formulas that shift by payer and contract





How Worldpay can help

Worldpay offers partnerships and APIs specifically designed for healthcare's complexity.

That's where purpose-built solutions make the difference. Instead of rigid structures, you get flexible building blocks that adapt to diverse business models and payment workflows.

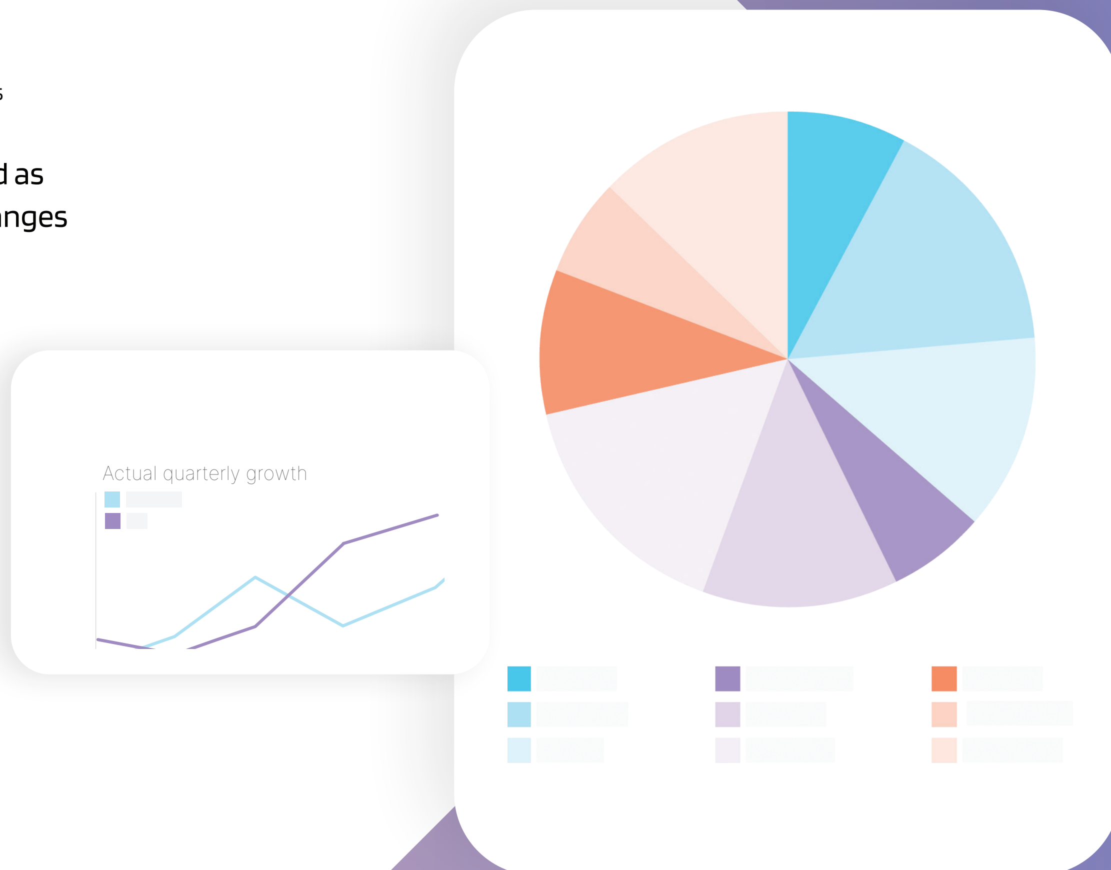
From regulatory uncertainty to evolving payment models, change is happening across healthcare. And flexibility matters more than ever. Software vendors who embed these adaptable capabilities position their software as strategic infrastructure, not just tactical tools. As providers face pressure to succeed in new value-based arrangements, they'll rely on software vendors who can provide strategic infrastructure with embedded capabilities — not just tactical tools.

2

Rising patient affordability and access issues

Behind every statistic is a patient or a family working out how to pay for healthcare. Costs are climbing faster than many paychecks, and patients increasingly shoulder the financial burden of care directly. Both rising costs and high-deductible health plans (HDHPs) have transformed the patient financial experience.

- Workers will pay 6-7% more on health insurance in 2026.[5]
- One study found patients who switched to an HDHP paid as much as $921 more per year, even with no significant changes to actual care.[6]



This affordability crisis creates painful choices for patients and operational headaches for providers trying to balance compassionate care with financial success.

Many providers say collections have become one of their biggest operational hurdles, requiring dedicated staff and sophisticated financial counseling. Traditional payment processing can't solve this alone. Providers need embedded financing tools, flexible payment plans and modern collection approaches that maintain patient dignity while improving recovery rates.

Software vendors who understand this challenge can deliver extraordinary value. Instead of forcing patients through separate financing applications or clunky payment portals, embedded solutions let providers offer payment plans seamlessly at the point of care. This removes friction that often prevents patients from accepting payment arrangements, improving access to care and simplifying collections.

How Worldpay can help

The key to improving the patient experience? Simplified payments.

Working together, we help you embed patient financing that actually works: integrated payment plans, Pay by Link for convenient remote payments and automated reminders that reduce manual follow-up.

Recurring payments

Offer an easy way for your clients' patients to manage large balances and pay over time with automatic recurring payment options and integrated installment payment plans.

- Automatically bill a card on file for faster checkout
- Securely store card details for recurring payments
- Allow patients to pay off large balances over time with flexible financing options

Online payment options

Alleviate stress with online payment options that give patients the convenience they deserve, while providers collect payments around the clock — without lifting a finger.

- Automatically send Pay by Links via email, text or QR code
- Set each unique link as single or multiple use, depending on needs
- Keep payments secure with hosted payment fields and pages

Automated reminders

Help providers increase on-time payments without the awkward follow-ups. With automated payment reminders integrated into their software, it's handled for them.

- Build custom reminder email templates
- Schedule out auto reminders
- Send alerts for upcoming and outstanding payments

These aren't just features we hand over. They're capabilities we help you implement thoughtfully, so your providers can approach patient collections with confidence.

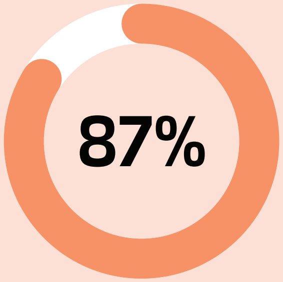
Patient demand for seamless, transparent payments

3

Healthcare patients are accustomed to the seamless user experiences Amazon and ride share apps provide. They're used to frictionless transactions and transparent pricing. Naturally, they expect similar experiences from their healthcare providers.

But traditional healthcare billing often falls short.

- Opaque pricing
- Bills delayed by weeks
- Confusing statements



In one study, 87% of patients were surprised by the medical bill they received, noting the services listed are often written in confusing code. One instance in the study took 10 months to resolve.[7]

How Worldpay can help

The disconnect between patient expectations and billing can undermine the relationship between providers and patients.

With the right tech, software platforms can help providers deliver retail-like payment experiences that cut the confusion and reduce patient frustrations. Here are a few examples:

- **Upfront price checking for patients**
- **Multiple payment methods**
- **Clear, UX-optimized receipts**
- **Access to self-service payment portals in lieu of phone calls**
- **Guest checkout without complicated account creation**
- **Immediate payment confirmation**

Worldpay enables software vendors to deliver these consumer-friendly experiences. Our embedded payment solutions maintain brand identity while providing the functionality patients expect. These capabilities can dramatically improve patient financial experiences and reduce the administrative burden on providers by decreasing payment inquiries.

The bottom line? By embedding these capabilities, you help healthcare organizations deliver transparent, convenient payment experiences, stand out from the competition and improve patient satisfaction. And you gain a stickier portfolio in the process.

Intelligent payment processing and workflow automation

4

Healthcare organizations face crushing administrative burdens that take away valuable time and money needed for patient care.

- Manually reconciling payment information
- Correcting duplicate data entry
- Engaging in time-consuming verification processes

Studies consistently show administrative tasks eat up far more resources in American healthcare than other developed nations, driving costs higher without improving patient outcomes. One study found 15% of the excess US spending compared to 12 comparable OECD countries was made up of provider administrative activities.[8]

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For providers operating on thin margins, administrative efficiency is an economic necessity.

Many traditional payment systems are made of disconnected tools that require manual data transfer and reconciliation. When payment information doesn't automatically sync with practice management systems and electronic health records, staff are forced to manually post payments, verify amounts, reconcile discrepancies and update patient accounts. These manual processes burn staff time, introduce errors requiring correction and delay account updates affecting patient communications and billing.

Intelligent payment processing represents a fundamental evolution. Instead of treating payments as isolated events requiring manual work, smart payment systems integrate deeply within healthcare workflows to automate routine tasks and eliminate redundant data entry.

Automated payments

- ☑ Automated payments update patient accounts immediately without manual intervention.
- ☑ Integrated workflows reduce duplicate data entry and minimize administrative errors by sharing transaction information across connected systems.

$200 billion

According to one study, obtaining immediate payment assurance in healthcare could free up more than $200 billion on the balance sheets of hospitals and physician groups. And lowering processing costs through automation could improve cash flow for providers and payers.[9]

How Worldpay can help

Worldpay helps software vendors deliver these improvements to providers by automating payment posting.

Our platform's flexible APIs enable deep integration with interfaces that include practice management, EHR and revenue cycle management (RCM) systems. This allows payment information to move automatically into existing workflows rather than requiring separate processes.

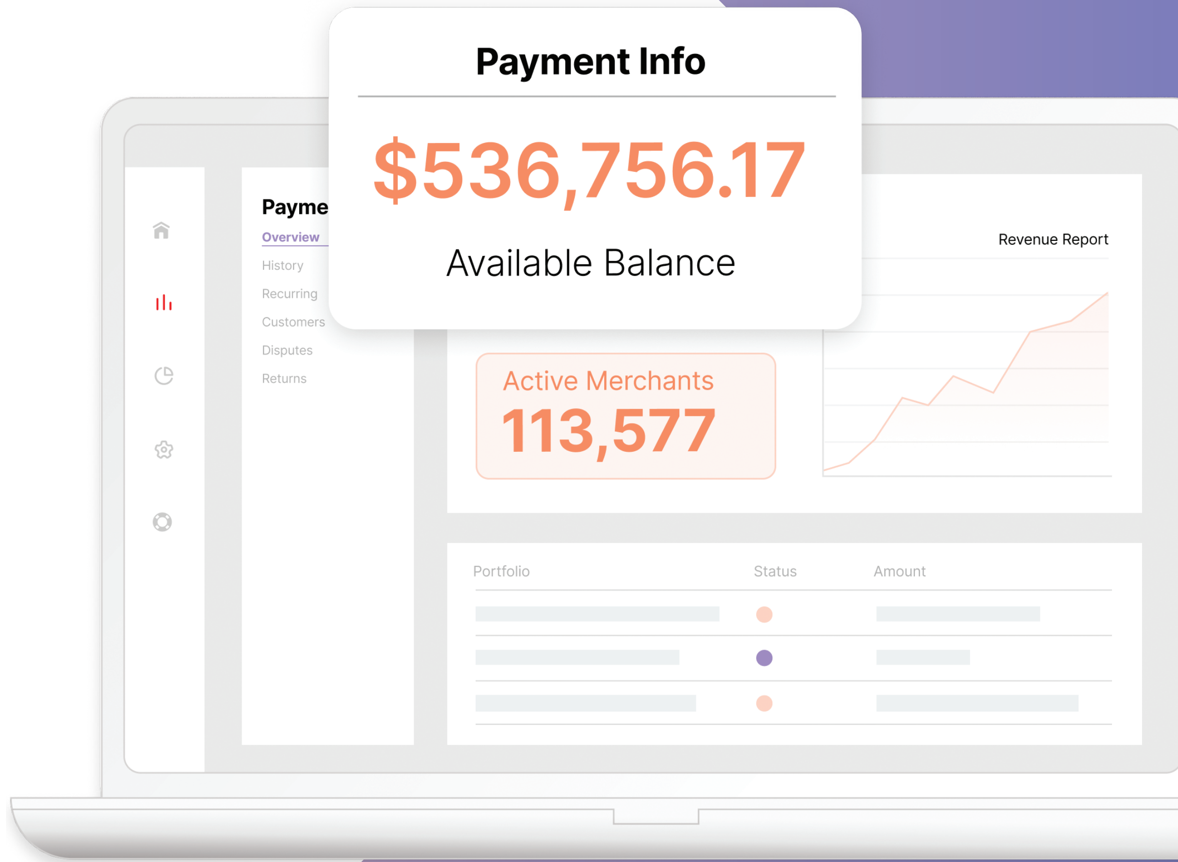
Providers recognize every hour saved on administrative work is time they can put toward patient care or cost reduction initiatives. Software platforms that eliminate workflow friction and reduce manual tasks are the key to making it possible.

5

Shifting to one unified healthcare ecosystem

Healthcare's push toward true interoperability is both a regulatory mandate and operational necessity. Many of healthcare's fragmented information systems have created inefficiencies and safety risks. Patient information can't flow seamlessly between providers, payers, pharmacies and other stakeholders. In other words, data silos that require manual information transfers prevent coordinated care.

Federal interoperability mandates have accelerated this transformation. As of 2026, CMS requires covered entities to support standardized data exchange using Fast Healthcare Interoperability Resources (FHIR) standards.[10]



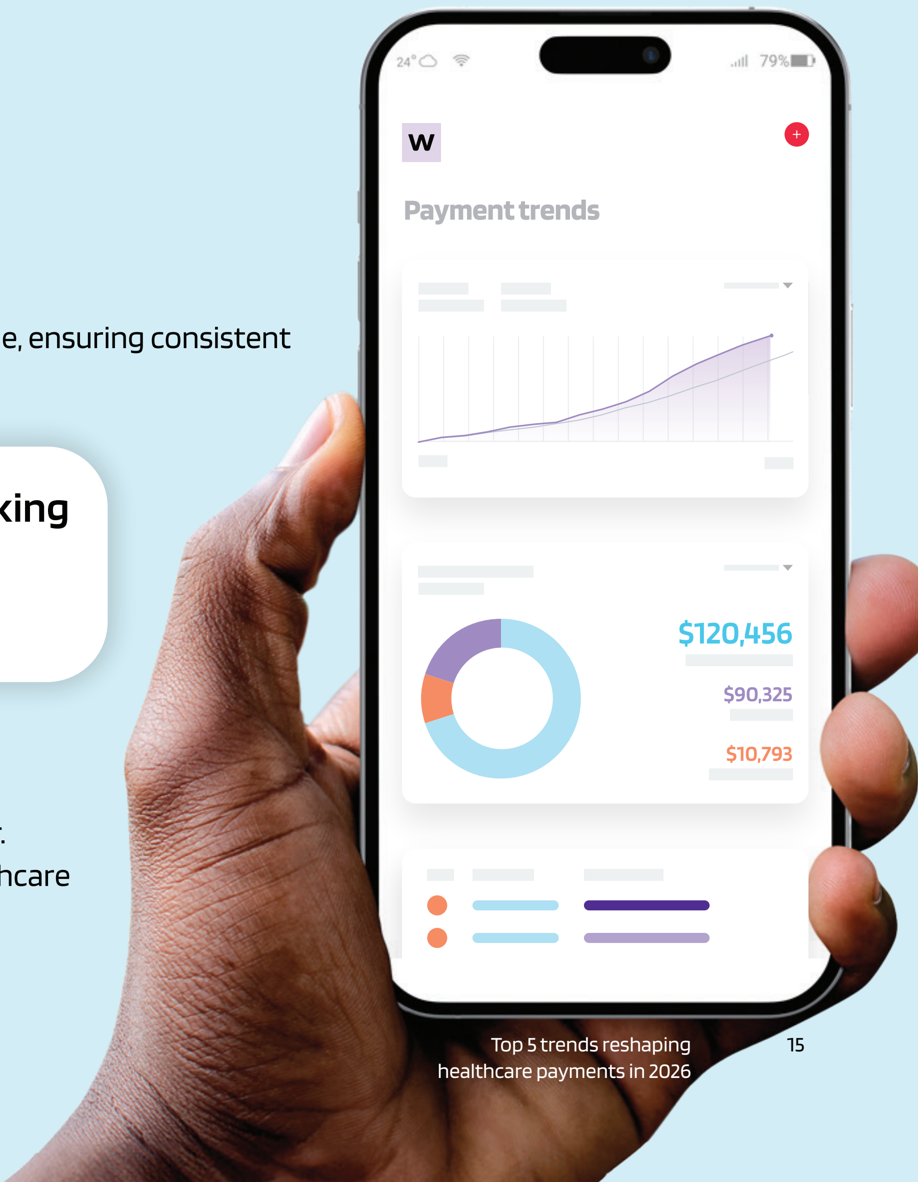
How Worldpay can help

For software vendors, interoperability requirements extend beyond clinical data to payment and financial information. Healthcare organizations need payment systems that exchange data seamlessly between systems, including:

- **Electronic Health Records (EHRs)**
- **Practice management platforms**
- **Patient engagement tools**
- **External systems operated by payers and other stakeholders**

When these systems are connected, payment information synchronizes in real time, ensuring consistent data and coordinated workflows.

Interoperability also creates opportunities for forward-thinking providers to become central payment hubs in their local healthcare ecosystems.

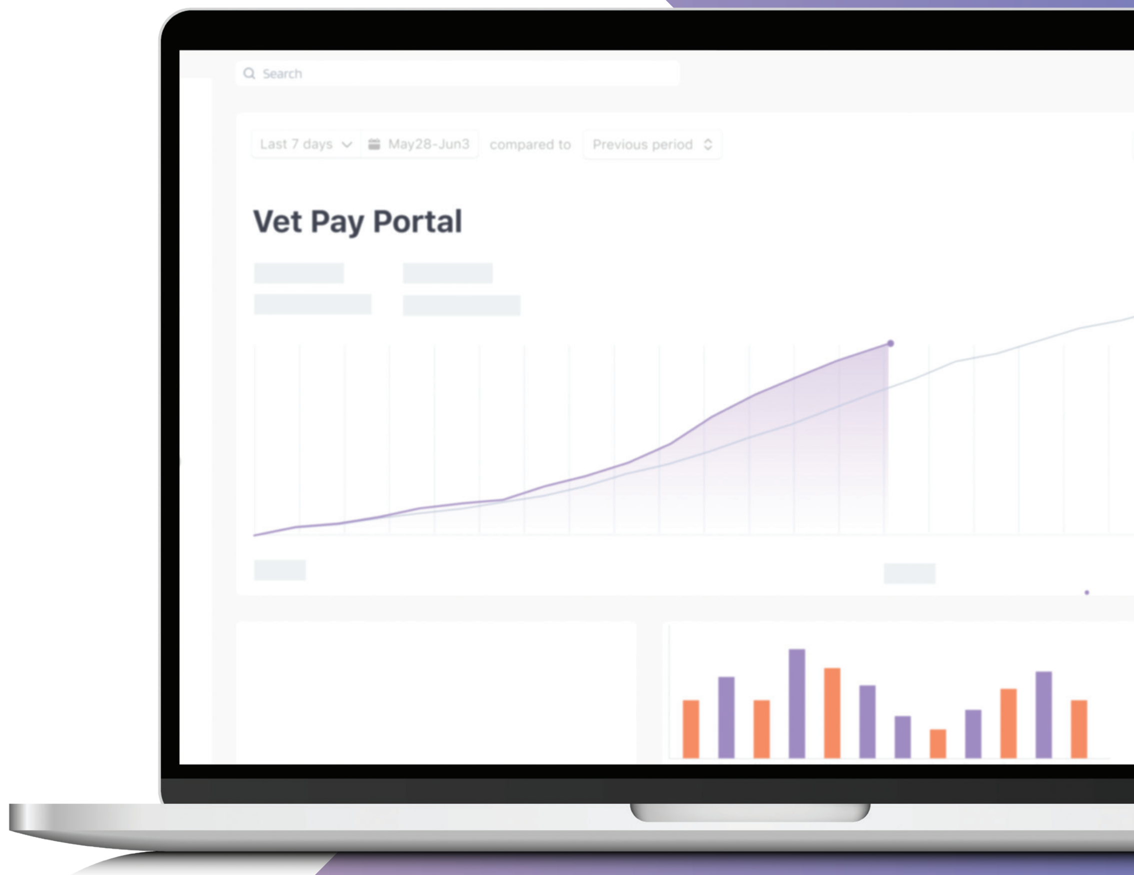


Worldpay gives software platforms like you more than developer-friendly APIs — we give you a team.
Our integration support and dedicated resources position you as a platform leader. We work with you to integrate payment data seamlessly through connected healthcare ecosystems. And because we're in it together, implementation moves faster and smoother than doing it alone.

Worldpay and your go-to-market strategy

Healthcare organizations are cautious with technology adoption — and for good reason. Their workflows are complex, regulations are strict and implementation missteps can affect both revenue and patient care.

Even the most promising solutions can struggle to gain traction if go-to-market strategies don't account for healthcare's unique buying behaviors and change management challenges.



3 keys to a successful go-to-market strategy

Understanding the healthcare buying cycle

Successfully selling in the healthcare space means understanding how decisions get made. Providers evaluate vendors based on industry expertise, compliance readiness and long-term reliability — not just price or features. They look for integrated solutions that address their operational needs and work seamlessly within established clinical and financial ecosystems. At Worldpay, we help software vendors tailor their approach to demonstrate both technical depth and an understanding of the healthcare market.

Partnering for expertise and credibility

Experience matters. Worldpay brings years of hands-on collaboration with healthcare software vendors, helping them develop effective go-to-market strategies that speak the language of clinicians, finance teams and administrators.

Our experience extends beyond payment facilitation — it also covers compliance, data security, interoperability and the soft skills required for provider adoption. We help software vendors avoid common pitfalls and stand out in a competitive market.

A true partnership model

Worldpay doesn't just offer infrastructure — we offer partnership. From co-marketing campaigns to sales enablement tools, we work with software vendors to strengthen messaging, expand reach and accelerate adoption.

Our flexible partner models let you choose the level of ownership that fits your needs with clear pathways to scale over time. Whether stepping into healthcare or looking to get a stronger foothold, Worldpay helps software vendors align their solution to what healthcare organizations truly need: reliability, compliance and simplicity.

Grow your portfolio with future-ready solutions

Healthcare payments are evolving fast, and 2026 holds even more changes.

- Value-based care
- Transparency requirements
- New patient expectations
- Tighter interoperability standards

Software vendors who embed end-to-end payment experiences into healthcare workflows will define the next generation of provider technology. That's where the biggest opportunities lie — in building payment solutions that not only work, but work flawlessly inside healthcare's unique rhythms.

Navigating industry change? With Worldpay, you're already on it.

Our collaborative, purpose-built approach helps software vendors grow with confidence. Our healthcare-ready infrastructure, proven integration paths and deep partnership ethos equip you to move faster, deliver more and stand out as a trusted platform.

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Ready to make your move?

Connect with our healthcare experts to explore how a strategic partnership could position you for success in 2026 and beyond. Together, we can deliver a better payment experience for providers and patients.

Learn more at: worldpay.com

[1]Dealroom and ABN AMRO Ventures
[2]Centers for Medicare and Medicaid Services
[3]CMS.gov, 2023
[4]Federal Register, 2025
[5]Mercer, 2025
[6]Mercer, 2025
[7]Journal of Patient Experience, 2023
[8]The Commonwealth Fund, 2023
[9]Health Affairs Scholar, 2023
[10]CMS, 2024

Worldpay combined with Global Payments in January 2026 to create a leading payments technology and software company that powers commerce for businesses of all sizes worldwide.

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