

The Untapped Opportunity in Healthcare Disbursements

Why RCM Vendors Are Perfectly Positioned to Solve the Patient Refund Problem



The Overlooked Side of the Ledger

RCM vendors focus on inbound payments, but outbound refunds remain a persistent pain point.



Overpayments are common



Most RCM organizations either kick refunds back to providers or use costly checks to send refunds



Checks = cost, delay, risk

Why It Matters

Paper check refunds aren't just annoying—they're a cost, compliance, and reputation risk.

\$7+

per paper check¹

\$24B

in check fraud (and growing)²

44%

of patients cite slow refunds as the #1 financial frustration³

RCM Vendors Already Hold the Key

You already manage the ledger.

You know:

?

Who overpaid



?

How much



?

Where the money came from



The Easy Button for Refunds

With solutions like Dash Digital with SpendIT SendIT™, RCM vendors can:

- Send real-time refunds with choice
- Increase payment success rates
- Reduce cost & manual work
- Improve patient satisfaction
- Boost provider compliance

The Triple Win



Patients:

Get fast, digital refunds that can be spent immediately or sent to personal bank, debit card, Venmo, or PayPal accounts.



Providers:

Offload compliance risk and cost.



RCM Orgs:

Deepen value and differentiation.

[Start Solving the Patient Refund Problem Today](#)

1 <https://remitra.com/resources/the-cost-of-paper-records-on-both-sides-of-the-healthcare-supply-chain-is-daunting/#:~:text=The-,average%20cost,-associated%20with%20processing>
 2 <https://www.pymnts.com/wp-content/uploads/2025/01/PYMNTS-Money-Mobility-Tracker-January-2025.pdf>
 3 https://site.instamed.com/Trends_in_Healthcare_Payments_Annual_Report_2023.pdf