CAQH SM

2025 CAQH Index® Report

Recovery by the Numbers: Administrative Resilience After a Systemwide Disruption

Chartbook



Thank You to Our Thought Partner

wipro

Overview

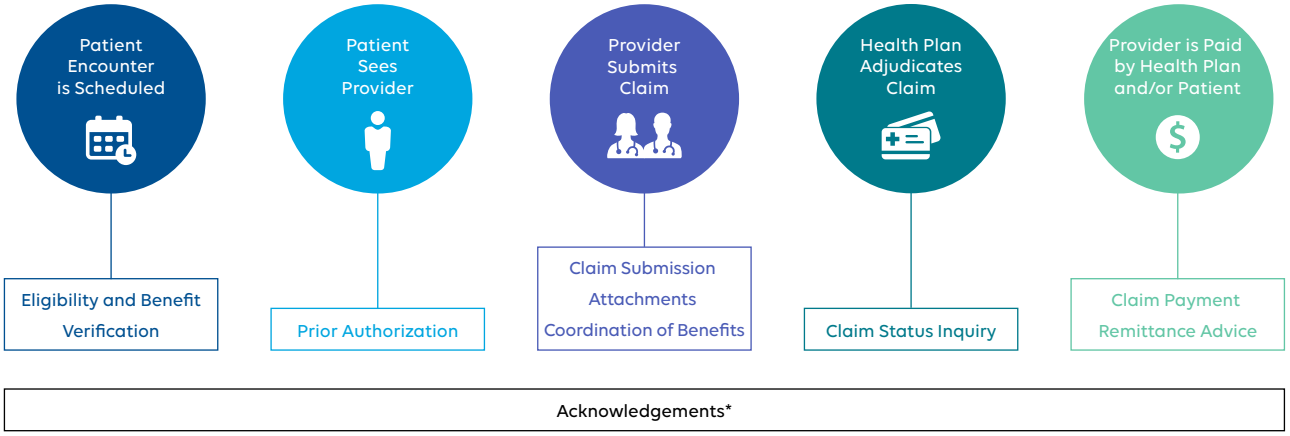
For over a decade, the CAQH Index has been the industry's trusted benchmark for tracking automation in administrative transactions, measuring adoption, volume, cost, and savings to highlight progress and opportunities. These insights help providers, payers, vendors, and policymakers work together to make every day administrative processes faster, simpler, and more connected.

This year introduces a new way to experience these insights. Through **2025 CAQH Index Pro**, an expanded suite of offerings, organizations receive a dynamic, customized understanding of automation performance. At its center, the **2025 CAQH Index Chartbook** presents an interactive, visual dashboard that allows users to explore and filter data to see overall and transaction-level trends, costs, and time savings that matter most to them. Together with an on-demand **ROI Calculator** and consulting resources, Index Pro turns industry data into actionable insights, helping organizations prioritize investments, track progress, and make informed decisions as the industry focuses on interoperability and HL7® FHIR-based data exchange.

The 2025 Index findings illustrate why these capabilities matter now. Following the Change Healthcare cyberattack[1], providers and plans restored automated connections and together **avoided $258 billion in administrative costs, a 17 percent** increase from the previous year. The industry's recovery highlights the value of automation and the growing need to develop interoperable systems. **Index Pro equips users to do just that, turning lessons learned into actionable insights to support a more connected and efficient industry.** More than 70 percent of medical plans and two-thirds of dental plans identify return-on-investment (ROI) data and industry benchmarks as essential to evaluating interoperability. Index Pro delivers the evidence-based insights organizations need to guide the next stage of automation.

Now in its 13th year, the CAQH Index remains a collective effort made possible by hundreds of participating organizations, including health plans representing up to 63 percent of covered lives and more than 600 provider groups. Their collaboration continues to drive the data that powers the Index, helping the industry cut waste, improve efficiency, and keep patients at the center.

The Administrative Workflow



* The reporting of Acknowledgements has been retired after achieving consistent 100% electronic adoption. Data is included in total volume for trend analyses.

Note: This diagram illustrates the administrative workflow in its simplest form. In practice, some transactions may occur multiple times or in multiple steps and be triggered by other events.

Key Terms and Financial Metrics

Below are the primary metrics reported for each transaction in the 2025 CAQH Index report.

Key Terms

Adoption
Adoption rates are calculated using only medical and dental plan reported volumes.

Estimated Volume
The number of fully electronic, partially electronic, and manual administrative transactions reported by medical and dental plans and providers weighted to a national level.

Fully Electronic
Administrative transactions conducted using a HIPAA-mandated standard, unless otherwise specified.

Partially Electronic
Administrative transactions conducted using web portals and interactive voice response (IVR) systems.

Fully Manual (Manual)
Administrative transactions requiring end-to-end human interaction such as telephone, mail, fax and email.

Financial Metrics

Cost Per Transaction
The labor costs (e.g., salaries, wages, personnel benefits and related overhead) associated with full electronic, partially electronic, and fully manual transactions. Costs include the labor time required to conduct the administrative transaction, not the time and cost associated with gathering information for the transaction and follow-up. Costs do not include system costs (e.g., maintaining, building or buying software or other equipment).

Administrative Spend (Estimated Spend)
The amount that medical and dental plans and providers spend conducting an administrative transaction in total and by modality.

Cost Avoided
The amount that medical and dental plans and providers have saved by not conducting administrative transactions using partially electronic or manual modes.

Cost Savings Opportunity
The administrative cost savings that could be achieved by switching the remaining partially electronic and manual transactions to fully electronic transactions.

Time Savings Opportunity
The time that providers could save by switching partially electronic and manual transactions to fully electronic transactions.

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Chartbook

Trended Key Metrics



By the Numbers: Transactions Ranked by Key Metrics

Explore how transactions compare across adoption, volume, and financial metrics to reveal top performers and new opportunities to advance automation.

Adoption: What's Leading the Way

See which transactions are the most automated and where there's opportunity to expand electronic adoption further.

Medical and Dental Industry Transactions Ranked by Adoption (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Electronic Adoption		Transactions with **Lowest** Electronic Adoption	
	Medical	**Dental**	**Medical**	**Dental**
1	Claim Submission (98%)	Claim Submission (90%)	Attachments (24%)	Claim Status Inquiry (23%)
2	Eligibility and Benefit Verification (96%)	Eligibility and Benefit Verification (80%)	Prior Authorization (40%)	Attachments (28%)
3	Coordination of Benefits (93%)	Remittance Advice (39%)	Claim Payment (78%)	Claim Payment (33%)

Medical and Dental Industry Transactions Ranked by Percent Change in Adoption From the Previous Year (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Percent Change in Electronic Adoption		Transactions with **Lowest** Percent Change in Electronic Adoption	
	Medical	**Dental**	**Medical**	**Dental**
1	Prior Authorization (5%)	Claim Payment (3%)	Attachments (-8%)	Attachments (-9%)
2	Coordination of Benefits (3%)	Claim Submission (0%)	Remittance Advice (-2%)	Claim Status Inquiry (-5%)
3	Claim Payment (2%)	Remittance Advice (0%)	Eligibility and Benefit Verification / Claim Submission (0%)	Eligibility and Benefit Verification (-2%)

Volume: Where the Action Is

Explore the transactions driving the most activity.

Medical and Dental Industry Transactions Ranked by Volume (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Volume (in millions)		Transactions with **Lowest** Volume (in millions)	
	Medical	**Dental**	**Medical**	**Dental**
1	Eligibility and Benefit Verification (36,462)	Eligibility and Benefit Verification (1,356)	Attachments (142)	Attachments (78)
2	Claim Submission (11,278)	Claim Submission (1,018)	Coordination of Benefits (146)	Claim Status Inquiry (234)
3	Claim Status Inquiry (4,680)	Remittance Advice (984)	Prior Authorization (272)	Claim Payment (778)

Medical and Dental Industry Transactions Ranked by Percent Change in Volume From the Previous Year (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Percent Change in Volume		Transactions with **Lowest** Percent Change in Volume	
	Medical	**Dental**	**Medical**	**Dental**
1	Coordination of Benefits (29%)	Eligibility and Benefit Verification (14%)	Remittance Advice (-6%)	Claim Payment (1%)
2	Eligibility and Benefit Verification (16%)	Attachments (10%)	Claim Payment (-3%)	Claim Status Inquiry (3%)
3	Claim Submission (8%)	Claim Submission (6%)	Attachments / Prior Authorization (0%)	Remittance Advice (4%)

Estimated Spend: The Cost Landscape

See which transactions have the highest and lowest expenses and where improving efficiency could deliver the biggest gains.

Medical and Dental Industry Transactions Ranked by Estimated Spend (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Estimated Spend (in millions)		Transactions with **Lowest** Estimated Spend (in millions)	
	Medical	**Dental**	**Medical**	**Dental**
1	Eligibility and Benefit Verification ($41,164)	Eligibility and Benefit Verification ($2,167)	Coordination of Benefits ($53)	Claim Status Inquiry ($667)
2	Claim Submission ($17,781)	Remittance Advice ($1,360)	Attachments ($397)	Claim Payment ($1,067)
3	Claim Status Inquiry ($8,318)	Claim Submission ($1,299)	Prior Authorization ($1,110)	N/A

Medical and Dental Industry Transactions Ranked by Percent Change in Estimated Spend From the Previous Year (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Percent Change in Estimated Spend		Transactions with **Lowest** Percent Change in Estimated Spend	
	Medical	**Dental**	**Medical**	**Dental**
1	Coordination of Benefits (23%)	Eligibility and Benefit Verification (3%)	Claim Status Inquiry (-21%)	Claim Status Inquiry (-21%)
2	Attachments (-1%)	Claim Payment (-2%)	Remittance Advice (-20%)	Claim Submission (-12%)
3	Eligibility and Benefit Verification / Claim Submission (-6%)	Remittance Advice (-5%)	Claim Payment (-18%)	N/A

Cost Savings: How Automation Pays Off

Discover where automation delivers the biggest returns and where greater efficiency could unlock new value.

Medical and Dental Industry Transactions Ranked by Cost Savings Opportunity (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Cost Savings Opportunity (in millions)		Transactions with **Lowest** Cost Savings Opportunity (in millions)	
	Medical	**Dental**	**Medical**	**Dental**
1	Eligibility and Benefit Verification ($9,442)	Eligibility and Benefit Verification ($614)	Coordination of Benefits ($22)	Claim Payment ($246)
2	Claim Submission ($4,698)	Claim Status Inquiry ($423)	Attachments ($154)	Claim Submission ($261)
3	Claim Status Inquiry ($2,540)	Remittance Advice ($400)	Prior Authorization ($461)	N/A

Medical and Dental Industry Transactions Ranked by Percent Change in Cost Savings Opportunity From the Previous Year (Top and Bottom 3), 2025 CAQH Index

	Transactions with **Highest** Percent Change in Cost Savings Opportunity		Transactions with **Lowest** Percent Change in Cost Savings Opportunity	
	Medical	**Dental**	**Medical**	**Dental**
1	Attachments (118%)	Claim Submission (110%)	Eligibility and Benefit Verification (-20%)	Claim Payment (-35%)
2	Claim Submission (89%)	Eligibility and Benefit Verification (6%)	Prior Authorization (-10%)	Remittance Advice (-33%)
3	Remittance Advice (31%)	Claim Status Inquiry (0%)	Claim Status Inquiry (6%)	N/A

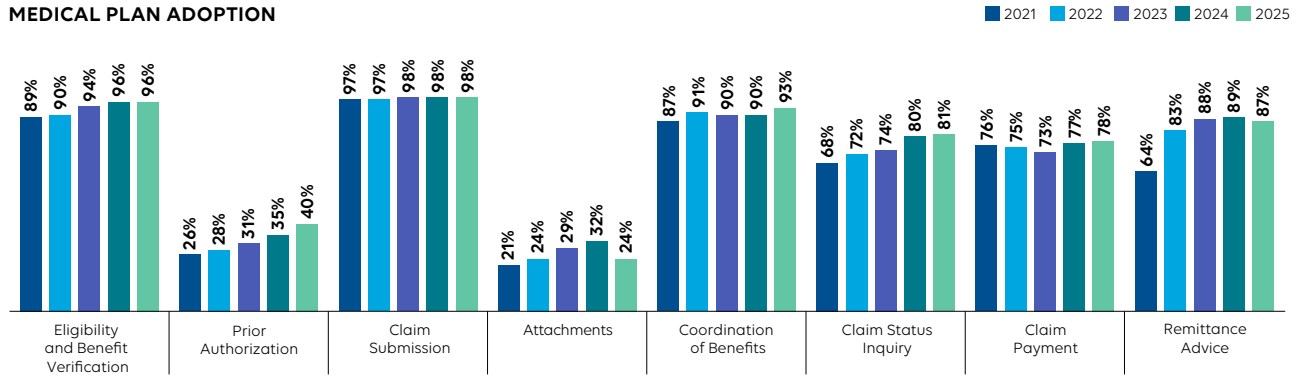
N/A = Not Applicable

Overall Key Metrics

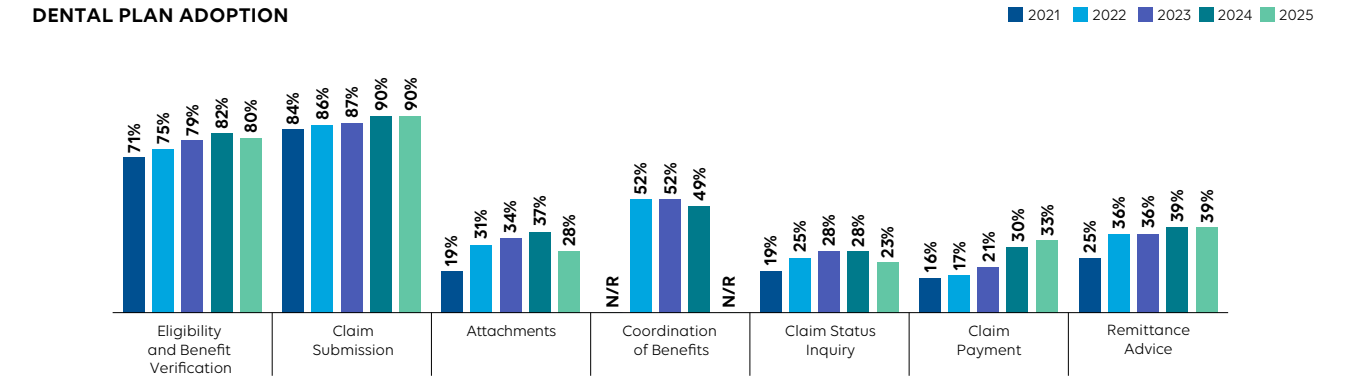
The CAQH Index benchmarks medical and dental industry adoption, volume, cost savings opportunities, and spend for administrative transactions. Trending these metrics helps the industry measure progress towards an automated workflow while identifying areas for improvement.

Adoption

Medical Plan Adoption of Fully Electronic Administrative Transactions, 2021-2025 CAQH Index



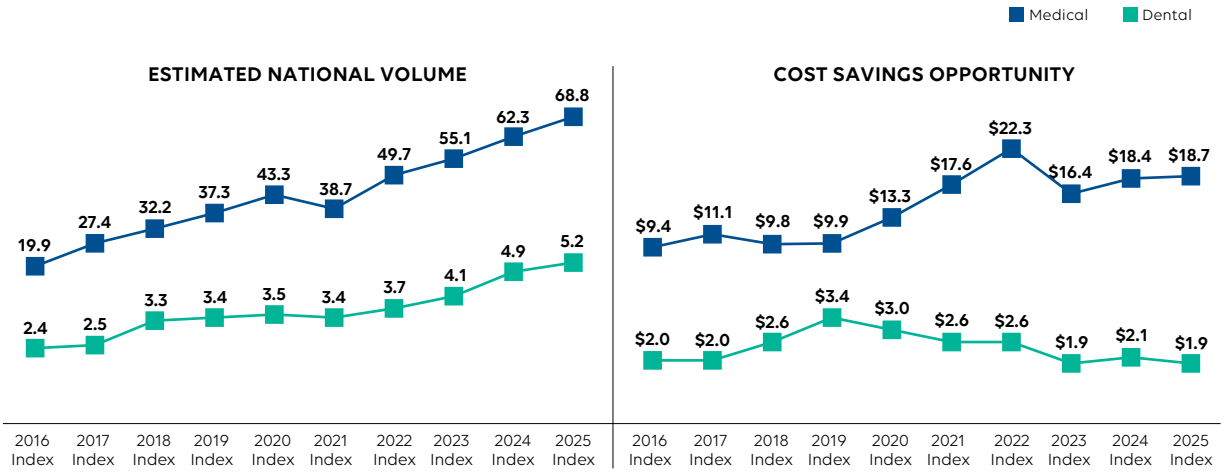
Dental Plan Adoption of Fully Electronic Administrative Transactions, 2021-2025 CAQH Index



N/R=Not Reported; No COB dental benchmark reported for 2025 due to low sample size.

Volume

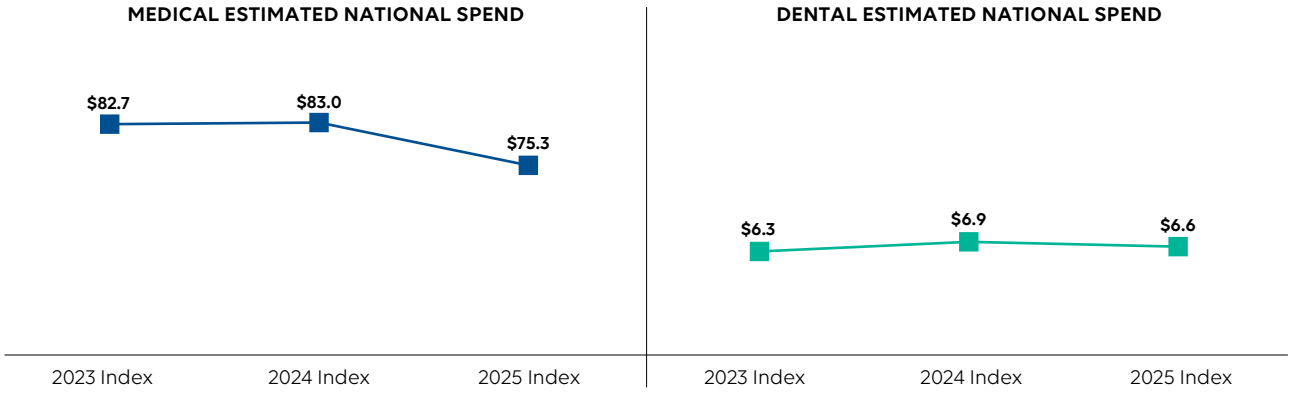
Medical and Dental Industry Estimated National Volume and Cost Savings Opportunity, 2016-2025 CAQH Index (in billions)



Note: From year to year, reported transactions may change due to low volume collected.
May not be drawn to scale.

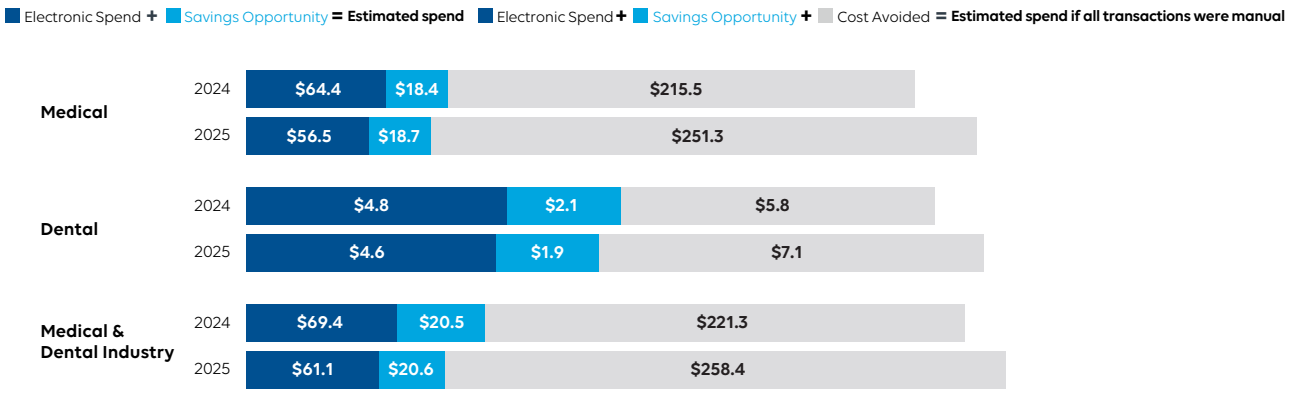
Administrative Spend

Medical and Dental Industry Estimated National Administrative Spend, 2023-2025 CAQH Index (in billions)



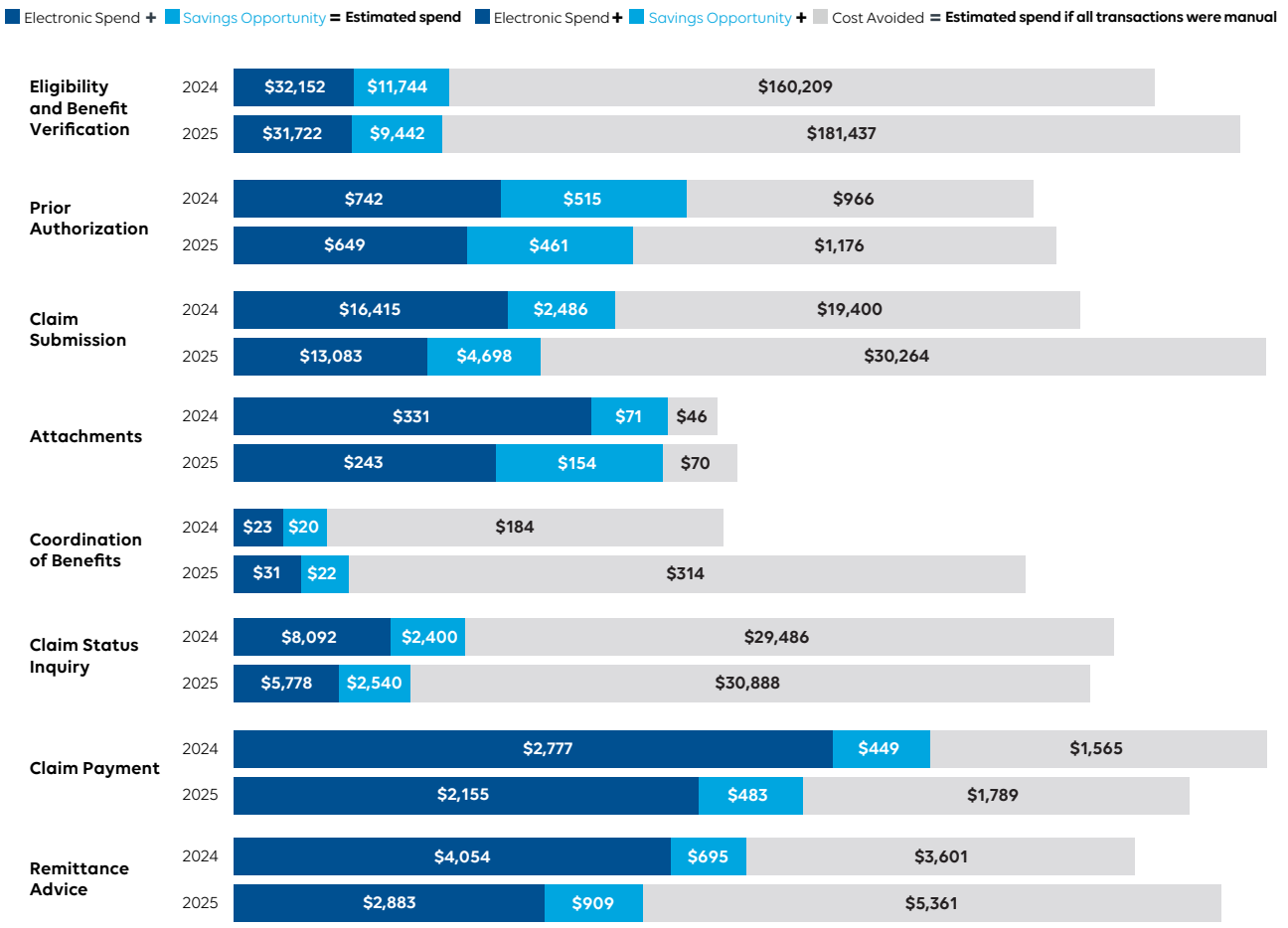
Note: From year to year, reported transactions may change due to low volume collected.
May not be drawn to scale.

Medical and Dental Industry Estimated National Spend and Savings, 2024-2025 CAQH Index (in billions)



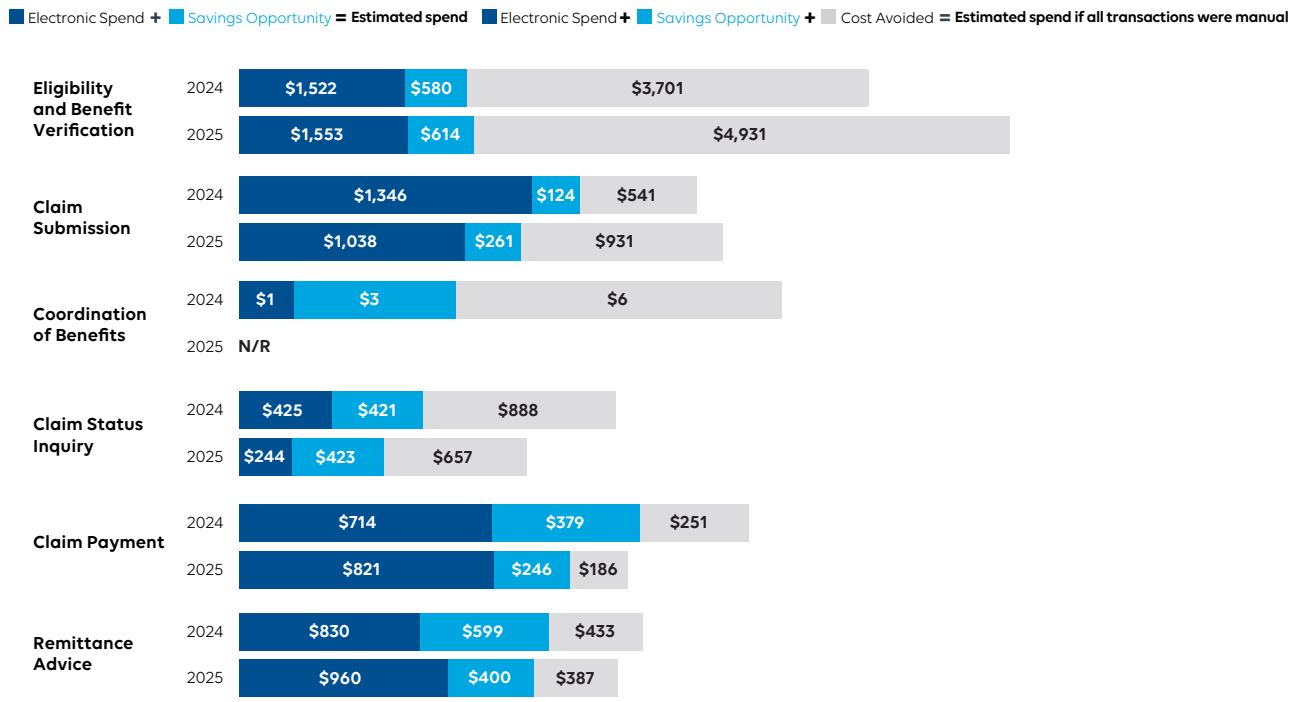
Note: May not be drawn to scale.

Medical Industry Estimated National Spend and Savings by Transaction, 2024-2025 CAQH Index (in millions)



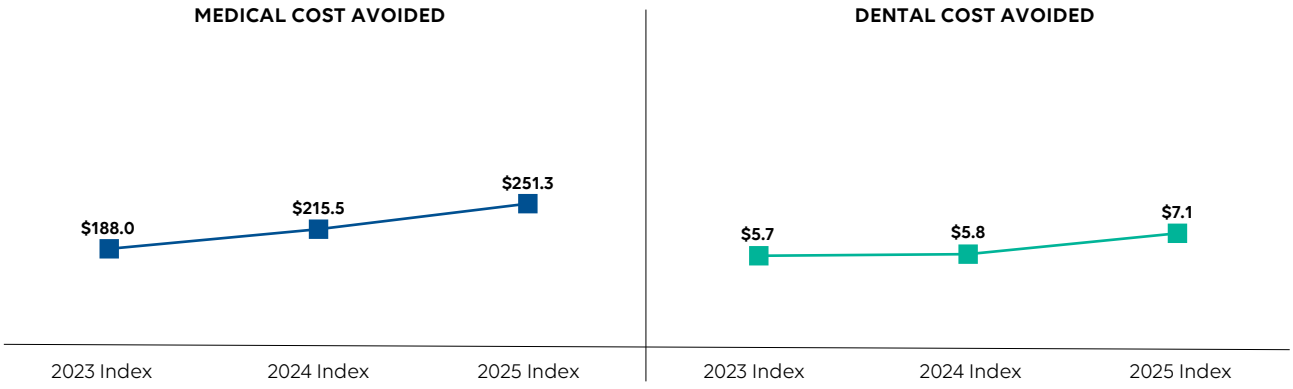
Note: May not be drawn to scale.

Dental Industry Estimated National Spend and Savings by Transaction, 2024-2025 CAQH Index (in millions)



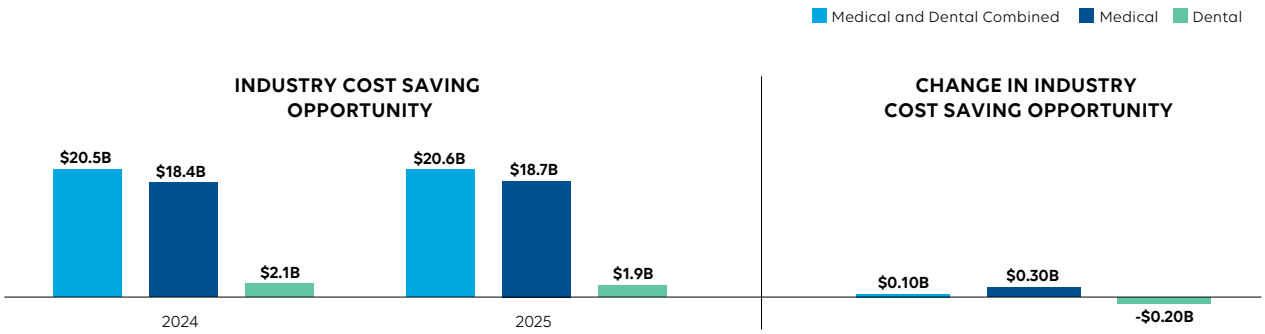
Note: May not be drawn to scale.; N/R = Not Reported; No COB dental benchmark reported for 2025 due to low sample size.

Medical and Dental Industry Estimated National Cost Avoided, 2023-2025 CAQH Index (in billions)



Note: From year to year, reported transactions may change due to low volume collected.
May not be drawn to scale.

Medical and Dental Industry Estimated Cost Savings Opportunity and Year-Over-Year Change, 2024-2025 CAQH Index



Note: From year to year, reported transactions may change due to low volume collected.



Chartbook

Detailed Administrative Workflow



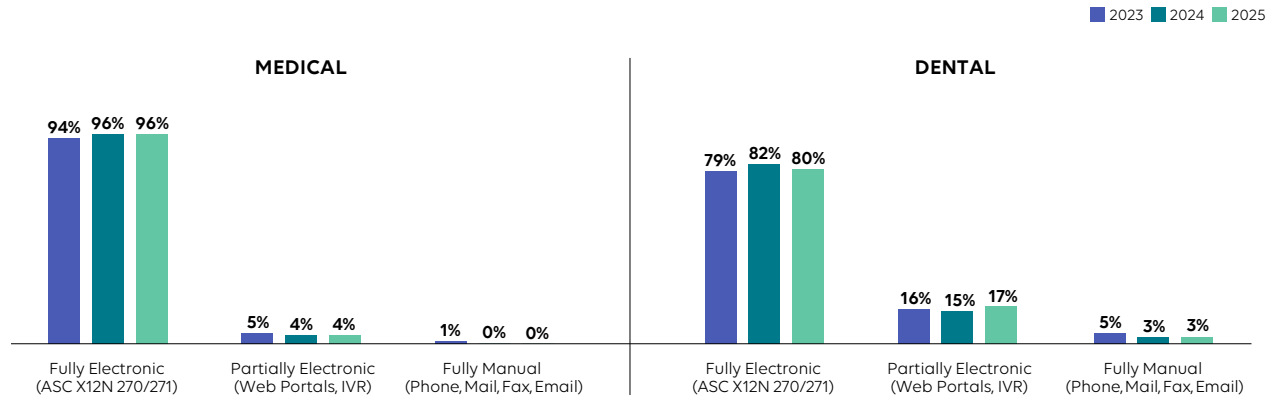
Eligibility and Benefit Verification

Definition: An inquiry from a provider to a health plan or from one health plan to another to obtain eligibility, coverage, or benefits associated with the plan and a response from the health plan to the provider. Does not include referrals (applicable only to providers). HIPAA Transaction Standard: ASC X12N 270/271.

Industry Impact: Automated eligibility checks help providers confirm coverage and give patients clearer cost information before care is delivered. When these workflows were disrupted by the cyberattack, providers faced more manual work and delays, while patients experienced greater uncertainty at the point of service. Reliable automation remains essential to reducing administrative burden and supporting informed care decisions.

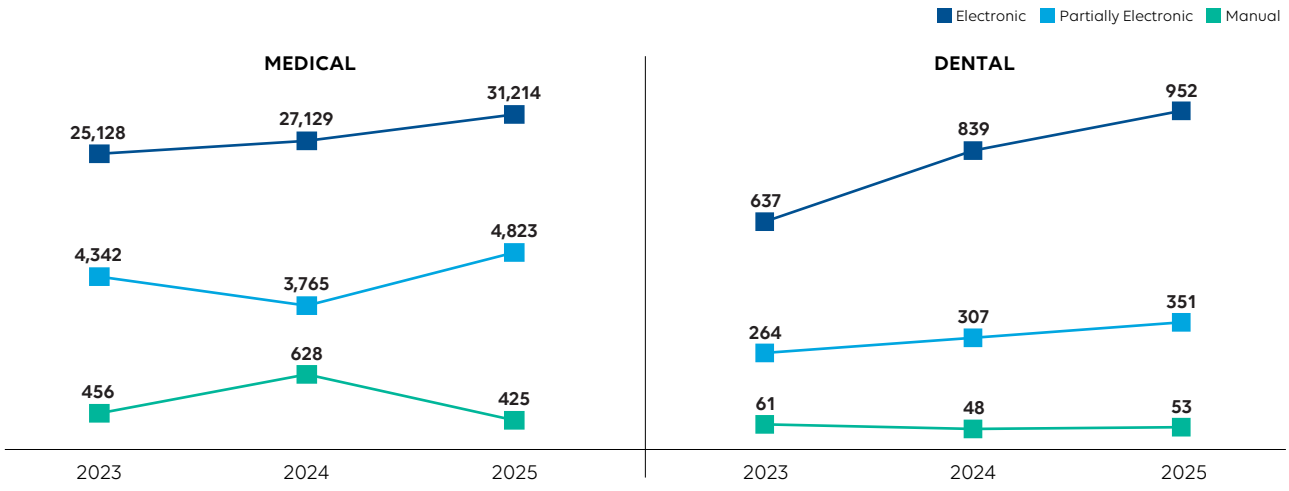
Adoption

Medical and Dental Plan Adoption of Eligibility and Benefit Verification, 2023-2025 CAQH Index



Volume

Estimated National Volume of Eligibility and Benefit Verification by Mode, 2023-2025 CAQH Index (in millions)

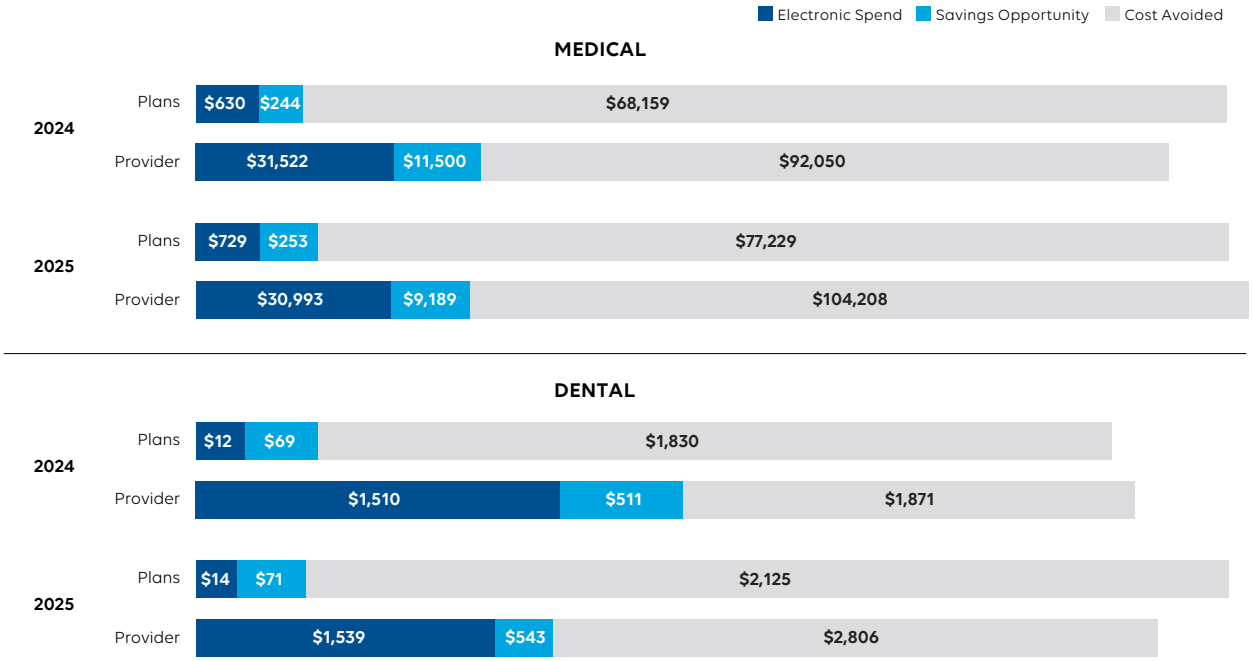


May not be drawn to scale.

Data Insights: After decreasing the previous two years, medical partial (portal) volume increased 28%, the largest rise in the Index, reflecting recovery and rerouted transactions after the Change Healthcare outage.[2]

Spending & Savings

Eligibility and Benefit Verification: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: The savings opportunity for medical fell 20% as provider manual processes became less expensive. Dental increased 6%, reflecting limited dental-specific data that continues to require phone calls. Industry collaborations are underway to improve dental eligibility workflows.[3]

Electronic Eligibility and Benefit Verification

Cost Savings Opportunity

$10.1 Billion
Combined Cost Savings

Medical Industry:
$9.4 Billion

Dental Industry:
$614 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
13 Minutes

Dental Providers:
10 Minutes

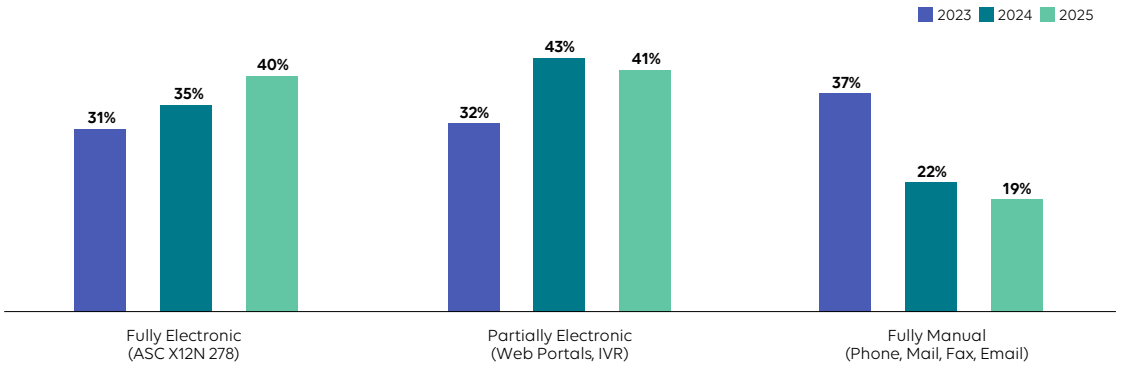
Prior Authorization

Definition: A request from a provider to a health plan to obtain authorization for healthcare services or a response from a health plan for an authorization. Does not include referrals. HIPAA Transaction Standard: ASC X12N 278.

Industry Impact: Electronic prior authorization is helping reduce delays in care, but manual steps still slow providers and frustrate patients. When automation falls short, approvals take longer and administrative costs rise, increasing the risk of postponed treatment. Continued progress is critical to ensuring patients receive timely care while easing the operational burden on providers.

Adoption

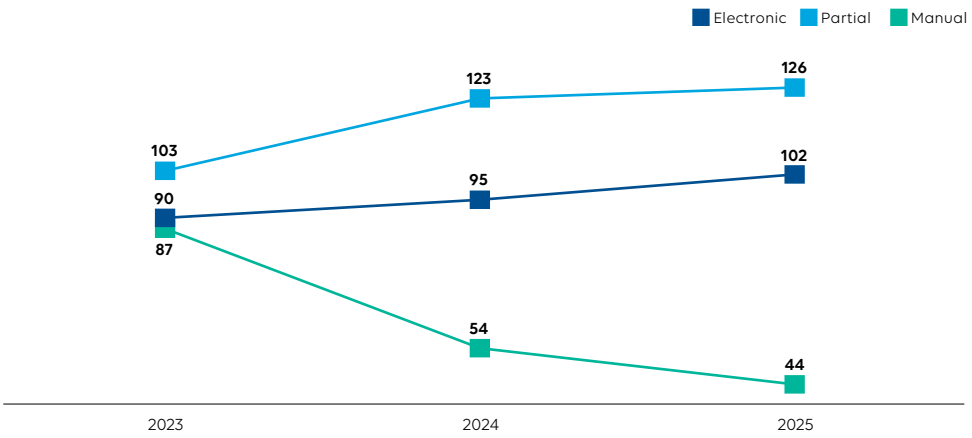
Medical Plan Adoption of Prior Authorization, 2023-2025 CAQH Index



Data Insights: Electronic adoption rose 5 percentage points, the strongest gain of any workflow, reflecting industry momentum to accelerate the prior authorization process and expand automation efforts across health plans.[4,5]

Volume

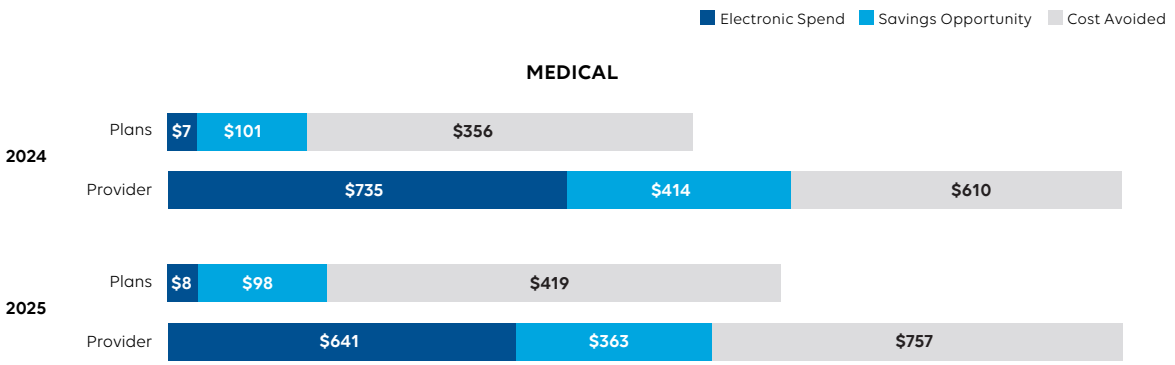
Estimated National Volume of Prior Authorization by Mode, 2023-2025 CAQH Index (in millions)



May not be drawn to scale.

Spending & Savings

Prior Authorization: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: The savings opportunity decreased (10%), the first observed decline since 2020, driven by reduced manual volume, greater adoption, and lower electronic costs.[6]

Electronic Prior Authorization

Cost Savings Opportunity

Medical Industry:
$461 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
15 Minutes

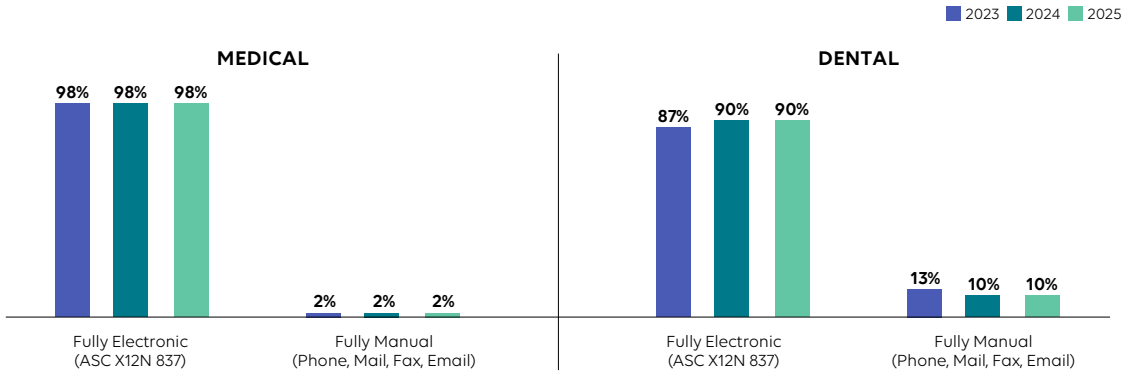
Claim Submission

Definition: A request to obtain payment or transmission of encounter information for the purpose of reporting delivery of healthcare services. HIPAA Transaction Standard: ASC X12N 837.

Industry Impact: Automated claims support faster, more accurate payments for providers and fewer billing surprises for patients. When automation was disrupted by the cyberattack, manual work increased, slowing payments and raising the risk of errors. These delays strain provider operations and can create confusion or unexpected costs for patients, reinforcing the importance of reliable, resilient claims automation.

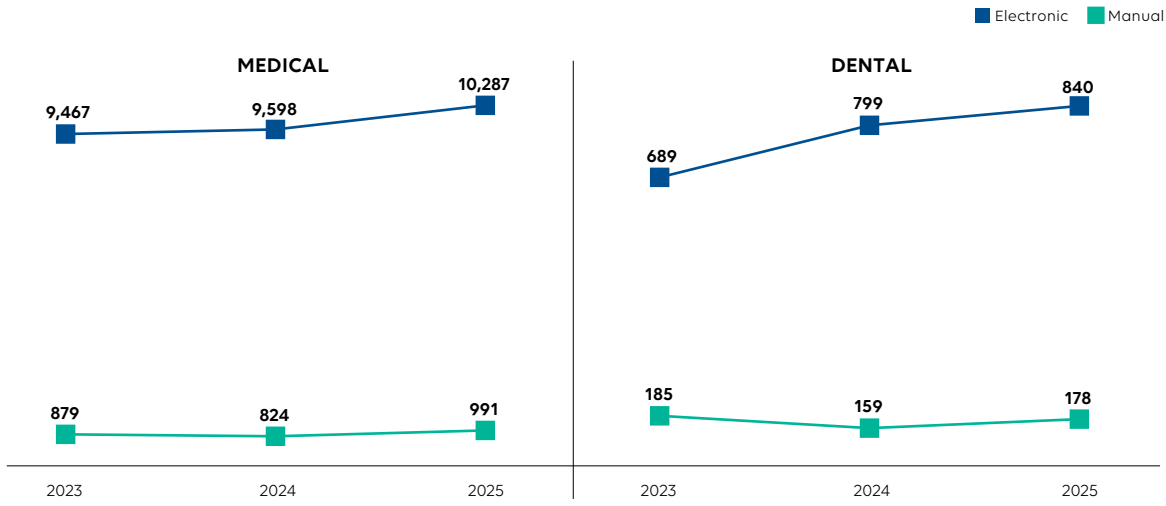
Adoption

Medical and Dental Plan Adoption of Claim Submission, 2023-2025 CAQH Index



Volume

Estimated National Volume of Claim Submission by Mode, 2023-2025 CAQH Index (in millions)

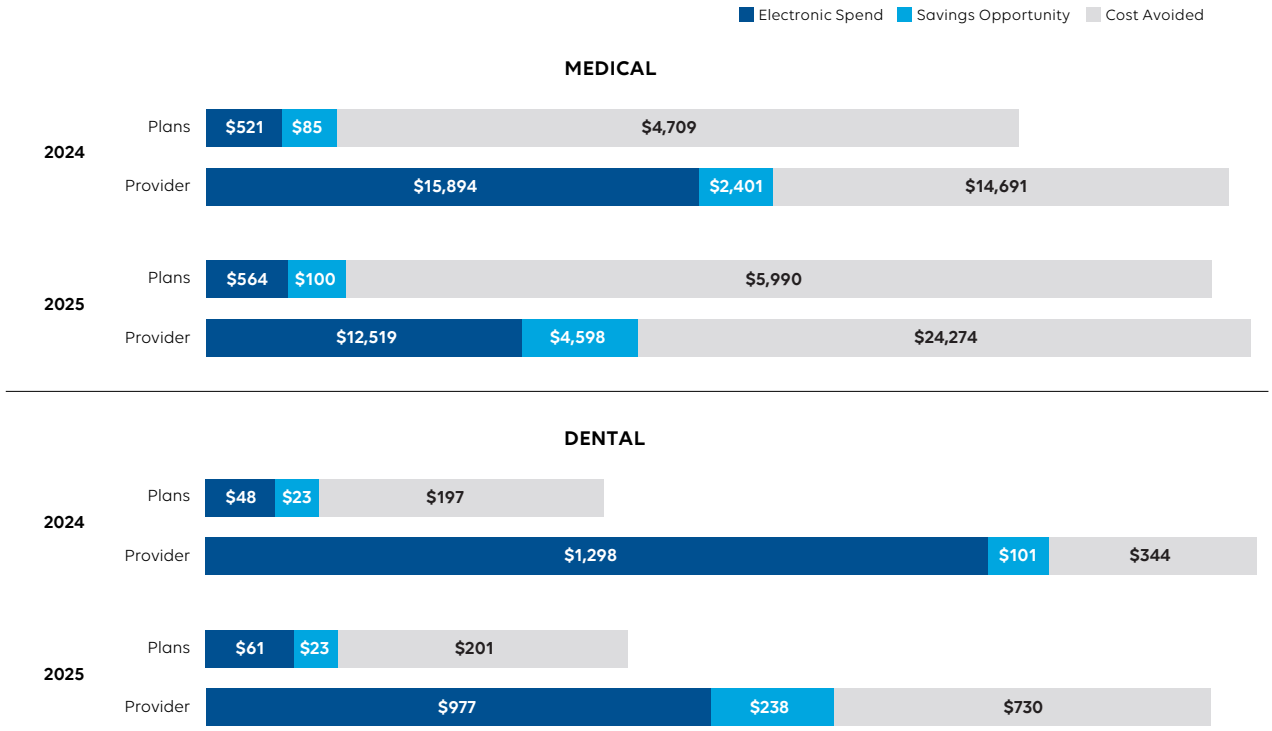


May not be drawn to scale.

Data Insights: Overall volumes grew driven by increases in manual submissions for medical (20%) and dental (12%), reversing last year's decline in manual volume. Providers reverted to manually submitting claims during system shutdowns.[7]

Spending & Savings

Claim Submission: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: Savings opportunity rose over 85% for medical and dental as providers shifted to manual claims during the Change Healthcare outage. Higher manual costs and lower electronic spend widened cost gaps, increasing potential savings.[8]

Electronic Claim Submission

Cost Savings Opportunity

$5 Billion
Combined Cost Savings

Medical Industry:
$4.7 Billion

Dental Industry:
$261 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
7 Minutes

Dental Providers:
4 Minutes

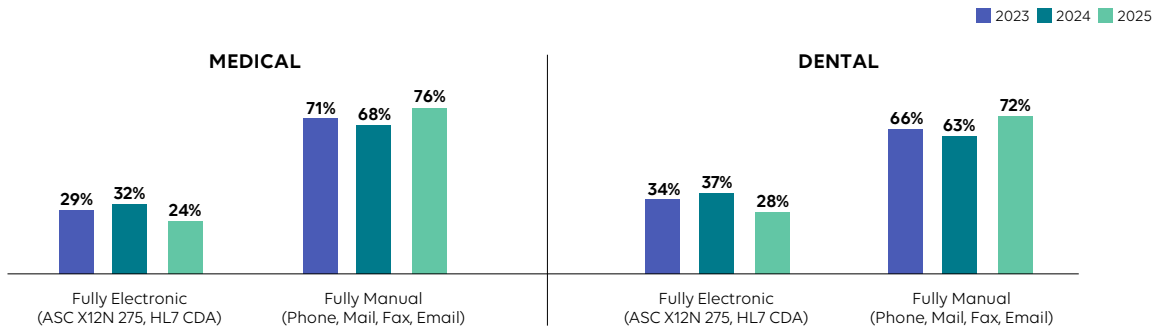
Attachments

Definition: Additional information submitted with claims for payment, claim appeals or prior authorization, such as medical records to support a claim or to explain the need for a procedure or service. Transaction Standards: ASC X12N 275, HL7 CDA.

Industry Impact: Electronic attachments help providers share clinical information quickly, supporting faster approvals and payments. When progress reversed and providers returned to email and fax, coordination slowed and administrative work increased. For patients, these delays can affect care timelines and payment clarity, highlighting the need for standardized, resilient electronic attachment workflows.

Adoption

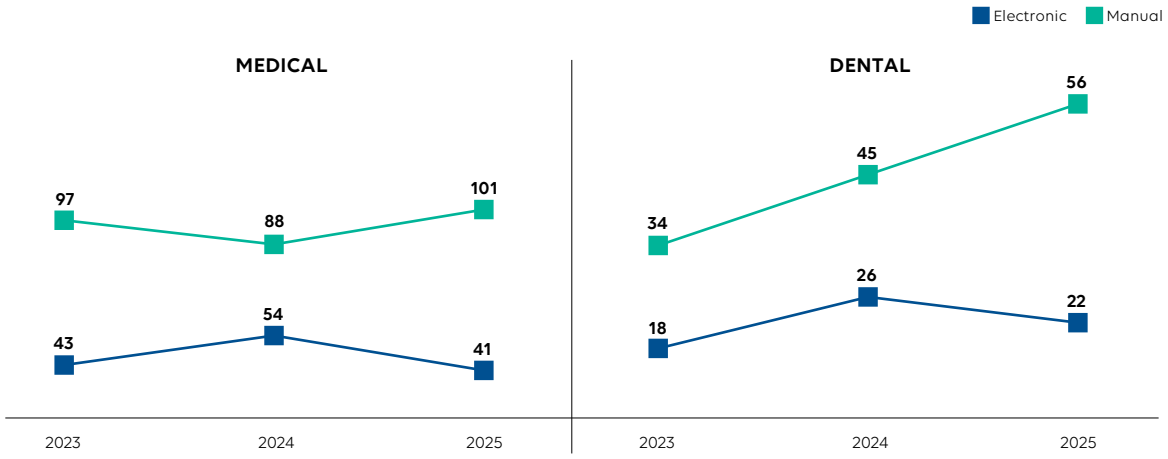
Medical and Dental Plan Adoption of Attachments, 2023-2025 CAQH Index



Data Insights: With no federally mandated standard, electronic attachments adoption remains the lowest and declined 8 points in medical and 9 in dental as connectivity issues due to the cyberattack led to more manual exchanges.[9]

Volume

Estimated National Volume of Attachments by Mode, 2023-2025 CAQH Index (in millions)

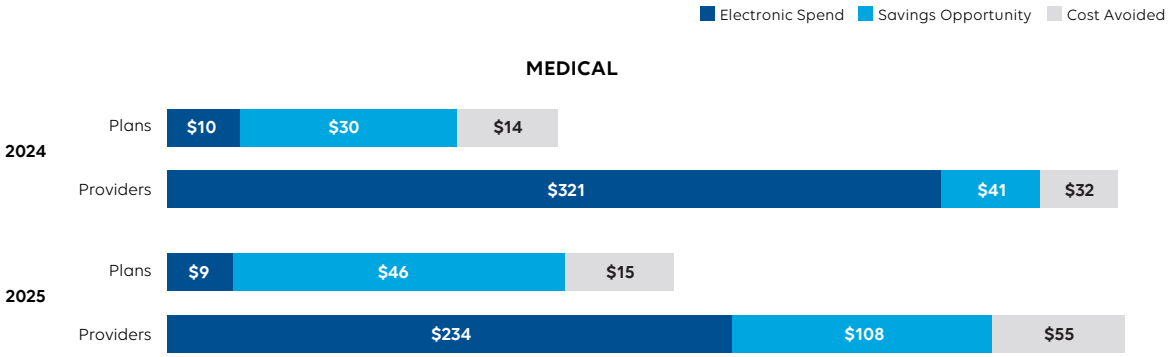


May not be drawn to scale.

Data Insights: The cyberattack heavily disrupted document exchanges. Manual exchanges rose 15% in medical and 24% in dental, while electronic exchanges fell 24% and 15%, respectively.[10]

Spending & Savings

Attachments: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: The medical savings opportunity increased over 100%, reflecting expanded manual activity and costs during the cyberattack.

Electronic Attachments

Cost Savings Opportunity

Medical Industry:
$154 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
4 Minutes

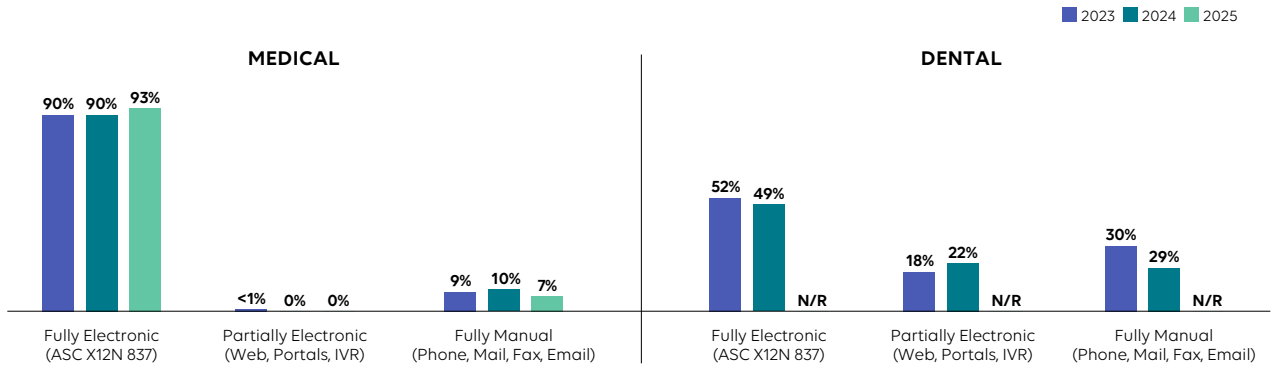
Coordination of Benefits

Definition: Claims that are sent to secondary payers with explanation of payment information from the primary payer to determine remaining payment responsibilities. HIPAA Transaction Standard: ASC X12N 837.

Industry Impact: When coordination of benefits breaks down, providers face delayed or denied payments and patients are left sorting out confusing bills. Electronic COB reduces these issues by improving accuracy as coverage changes become more common amid job market volatility. Continued adoption helps protect timely reimbursement for providers and a more predictable, less stressful billing experience for patients.

Adoption

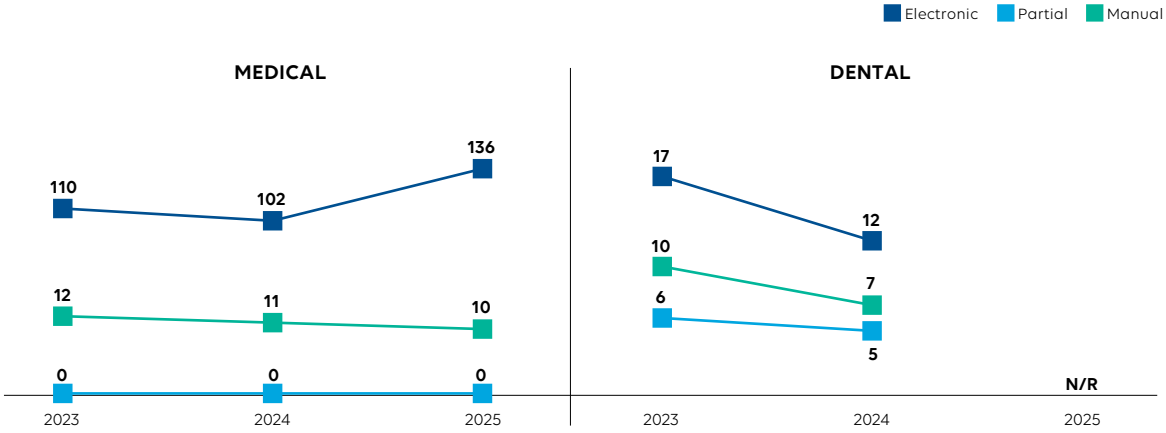
Medical and Dental Plan Adoption of Coordination of Benefits, 2023-2025 CAQH Index



N/R=Not Reported; No COB dental benchmark reported for 2025 due to low sample size.

Volume

Estimated National Volume of Coordination of Benefits by Mode, 2023-2025 CAQH Index (in millions)

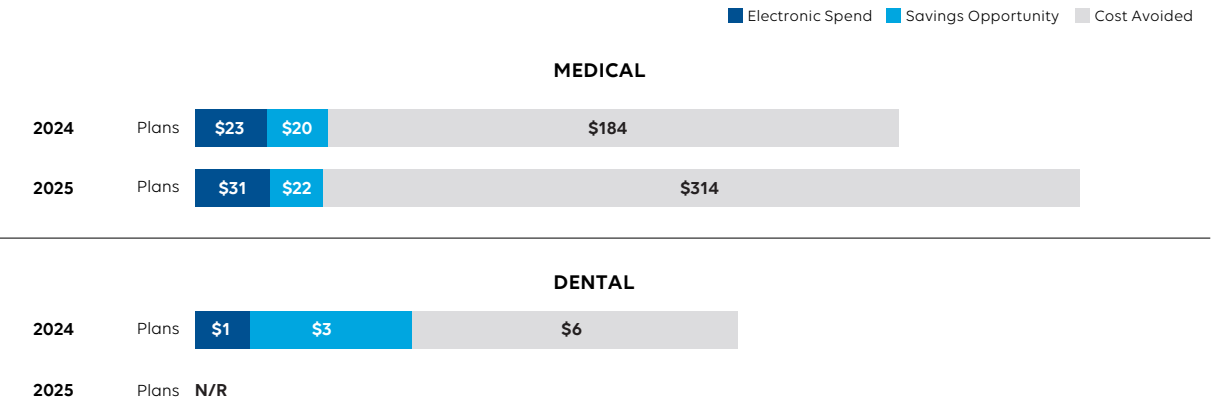


May not be drawn to scale. NR= Not Reported; No COB dental benchmark reported for 2025 due to low sample size.

Data Insights: Overall volume grew 29%, the largest gain, driven by a 33% increase in electronic COBs amid a push towards auto-adjudication to determine a payer's responsibility and broader workforce mobility and market instability in 2024.[11,12,13,14]

Spending & Savings

Coordination of Benefits: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale. NR= Not Reported; No COB dental benchmark reported for 2025 due to low sample size.

Data Insights: Overall spend increased 23%, the largest growth, reflecting increased manual costs and the need for greater coordination activity among health plans.[15]

Electronic Coordination of Benefits

Cost Savings Opportunity

Medical Industry:
$22 Million

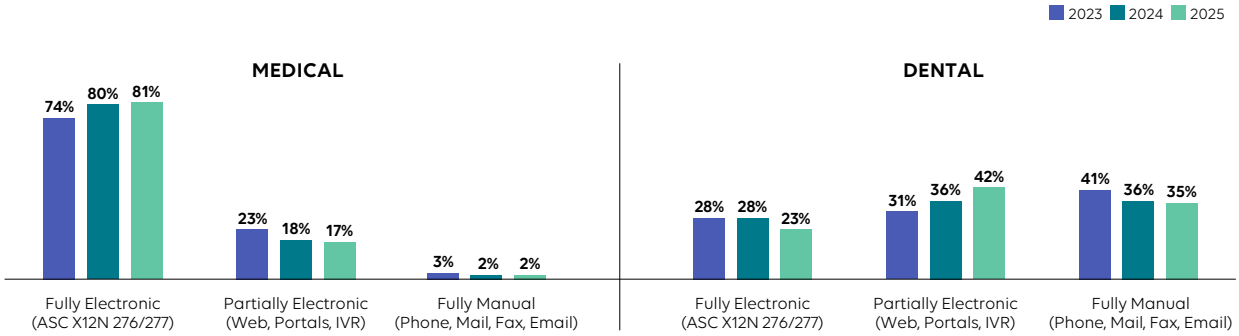
Claim Status Inquiry

Definition: An inquiry from a provider to a health plan to determine the status of a healthcare claim or a response from the health plan. HIPAA Transaction Standard: ASC X12N 276/277.

Industry Impact: Reliable electronic claim status tools help providers track payments without costly follow-up and give patients clearer expectations about when bills will be resolved. Greater use of electronic and hybrid processes helped limit administrative cost increases and reduce uncertainty, reinforcing automation's role in keeping payments moving and patient questions manageable.

Adoption

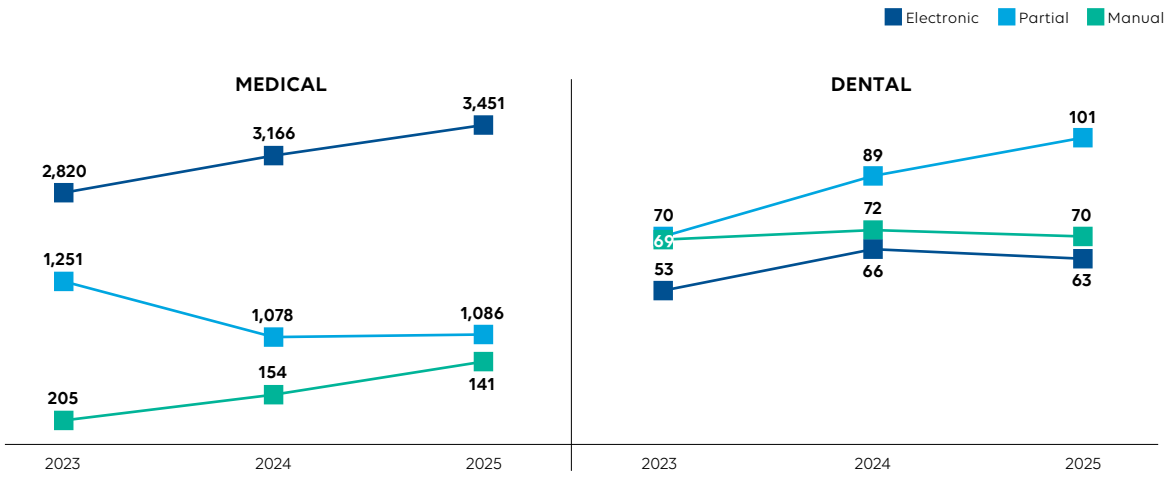
Medical and Dental Plan Adoption of Claim Status Inquiry, 2023-2025 CAQH Index



Data Insights: Electronic dental adoption fell 5 percentage points as providers relied more on portals to check the status of claims when electronic systems were disrupted during the cyberattack.[16]

Volume

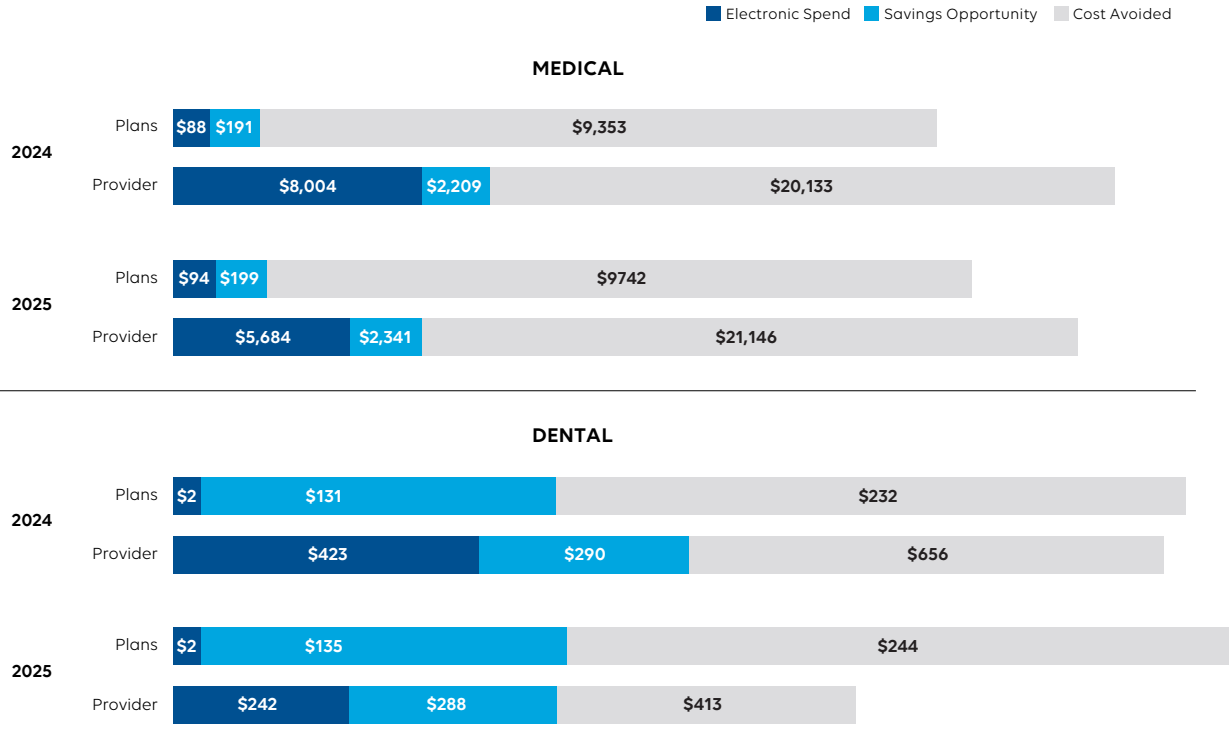
Estimated National Volume of Claim Status Inquiry by Mode, 2023-2025 CAQH Index (in millions)



May not be drawn to scale.

Spending & Savings

Claim Status Inquiry: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: Spending fell 21% in both industries, the largest declines reported. Even with lower dental plan adoption, providers saw reduced costs and shorter times for manual and electronic inquiries, reflecting improved efficiency and cost control.

Electronic Claim Status Inquiry

Cost Savings Opportunity

$3 Billion
Combined Cost Savings

Medical Industry:
$2.5 Billion

Dental Industry:
$423 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
16 Minutes

Dental Providers:
13 Minutes

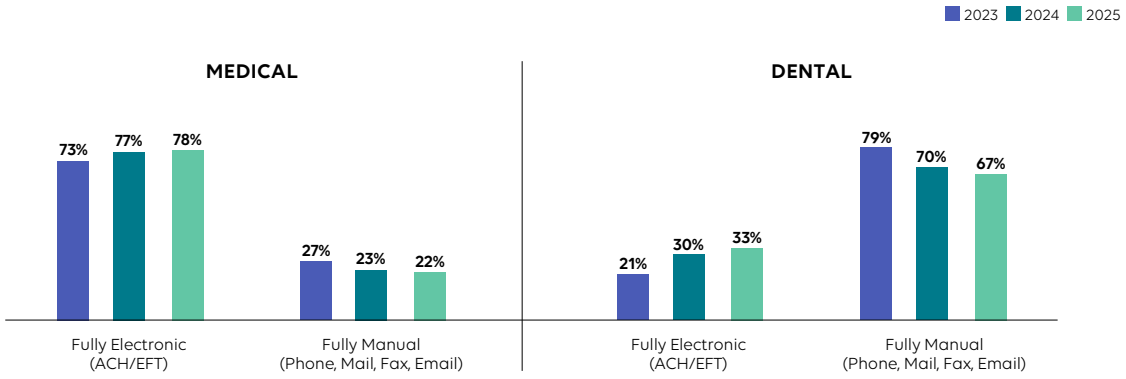
Claim Payment

Definition: An electronic funds transfer (EFT) from a health plan's bank to a provider's bank; including payment and data specific to the payment. HIPAA Transaction Standard: NACHA Corporate Credit or Deposit Entry with Addenda Record (CCD+).

Industry Impact: Electronic payments help providers receive reimbursements quickly and keep operations running, which supports more consistent billing for patients. During the cyberattack, alternative payment approaches, such as bundled payments, helped prevent widespread payment delays. This underscores the importance of stable, resilient payment processes to protect provider viability and reduce billing disruption for patients.

Adoption

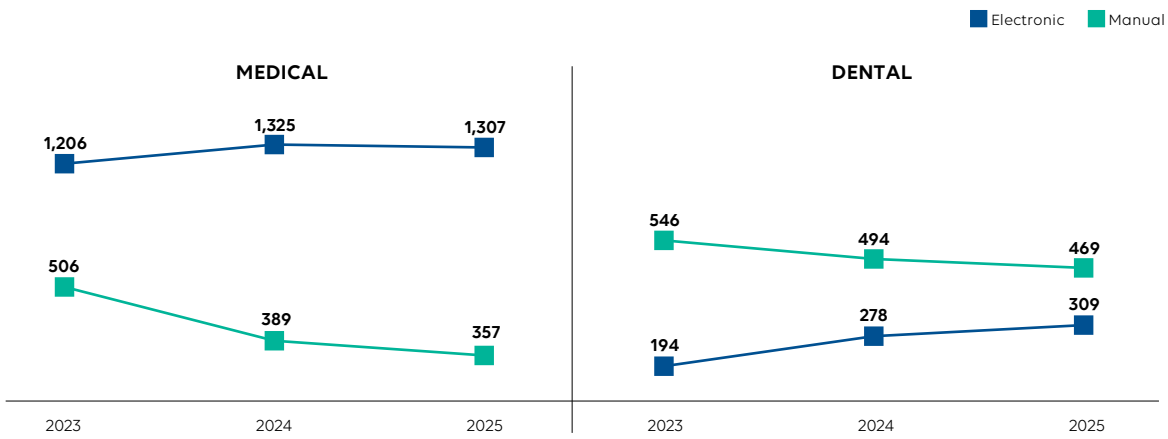
Medical and Dental Plan Adoption of Claim Payment, 2023-2025 CAQH Index



Data Insights: Electronic dental adoption rose 3 percentage points, the only dental transaction to increase, driven by expanded EFT education and promotion.[17]

Volume

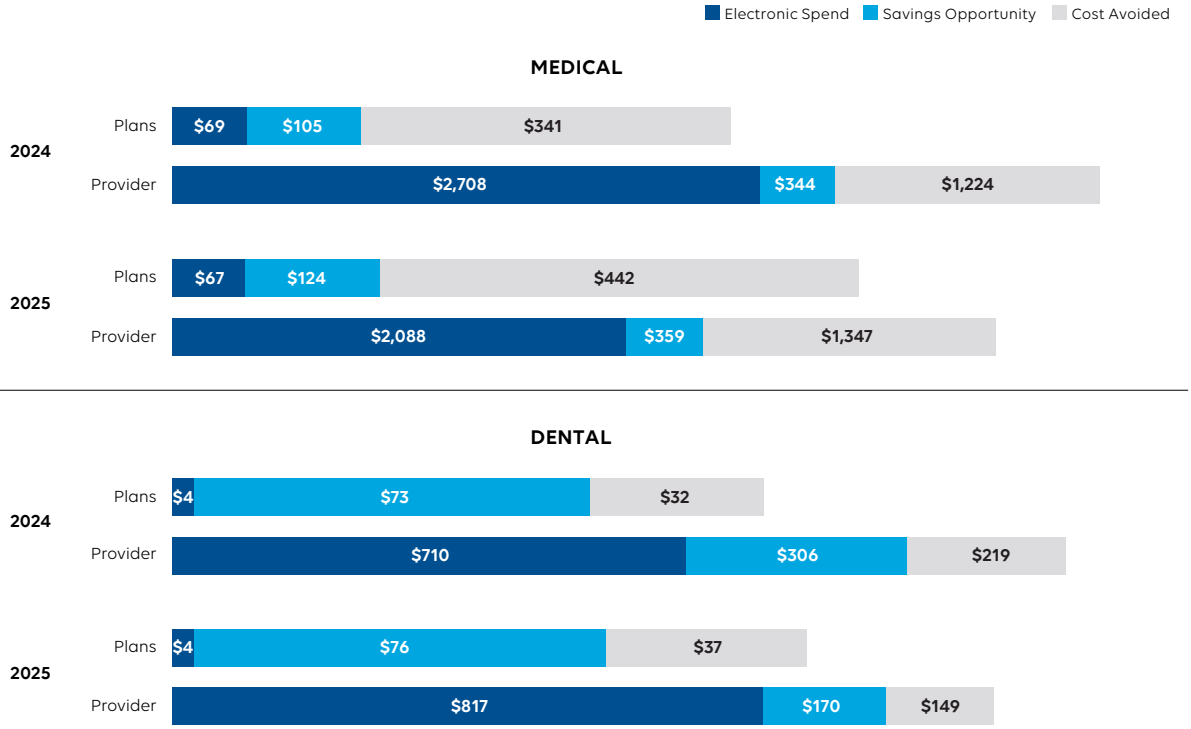
Estimated National Volume of Claim Payment by Mode, 2023-2025 CAQH Index (in millions)



May not be drawn to scale.

Spending & Savings

Claim Payment: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: Medical spending fell 18% as volume and provider times declined. Bundled or accelerated payments were used to manage backlogs caused by electronic system outages.[18]

Dental savings opportunity fell 35%, as manual cost and volume dropped, indicating progress for the industry.

Electronic Claim Payment

Cost Savings Opportunity

$729 Million
Combined Cost Savings

Medical Industry:
$483 Million

Dental Industry:
$246 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
3 Minutes

Dental Providers:
1 Minute

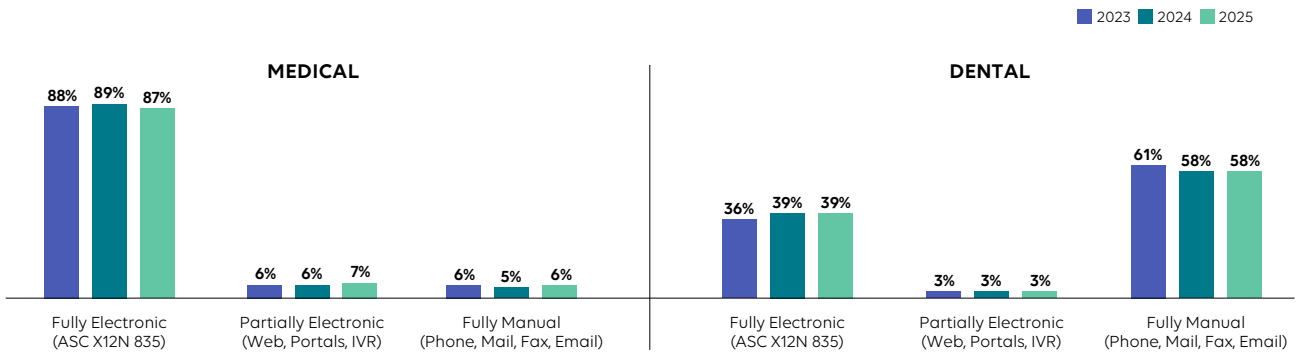
Remittance Advice

Definition: The transmission of explanation of benefits or remittance advice from a health plan to a provider explaining a payment. HIPAA Transaction Standard: ASC X12N 835.

Industry Impact: A remittance advice explains how claims were paid and helps providers reconcile payments. Electronic remittance advices enhance accuracy and communication across the healthcare system, enabling plans to operate more efficiently, providers to receive accurate, timely payments, and patients to better understand their healthcare costs. When this workflow was disrupted, providers and plans had to rely on more manual reconciliations, adding work and slowing resolution times, which underscores the need for reliable, stable systems.

Adoption

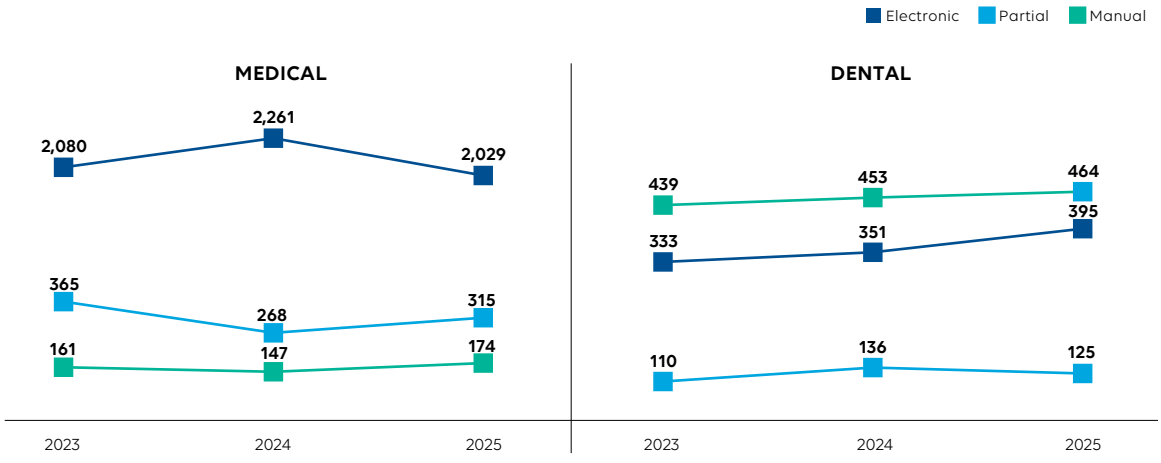
Medical and Dental Plan Adoption of Remittance Advice, 2023-2025 CAQH Index



Data Insights: Medical adoption decreased 2 percentage points as the exchange of electronic remittance advices was limited during the cyberattack.[19]

Volume

Estimated National Volume of Remittance Advice by Mode, 2023-2025 CAQH Index (in millions)

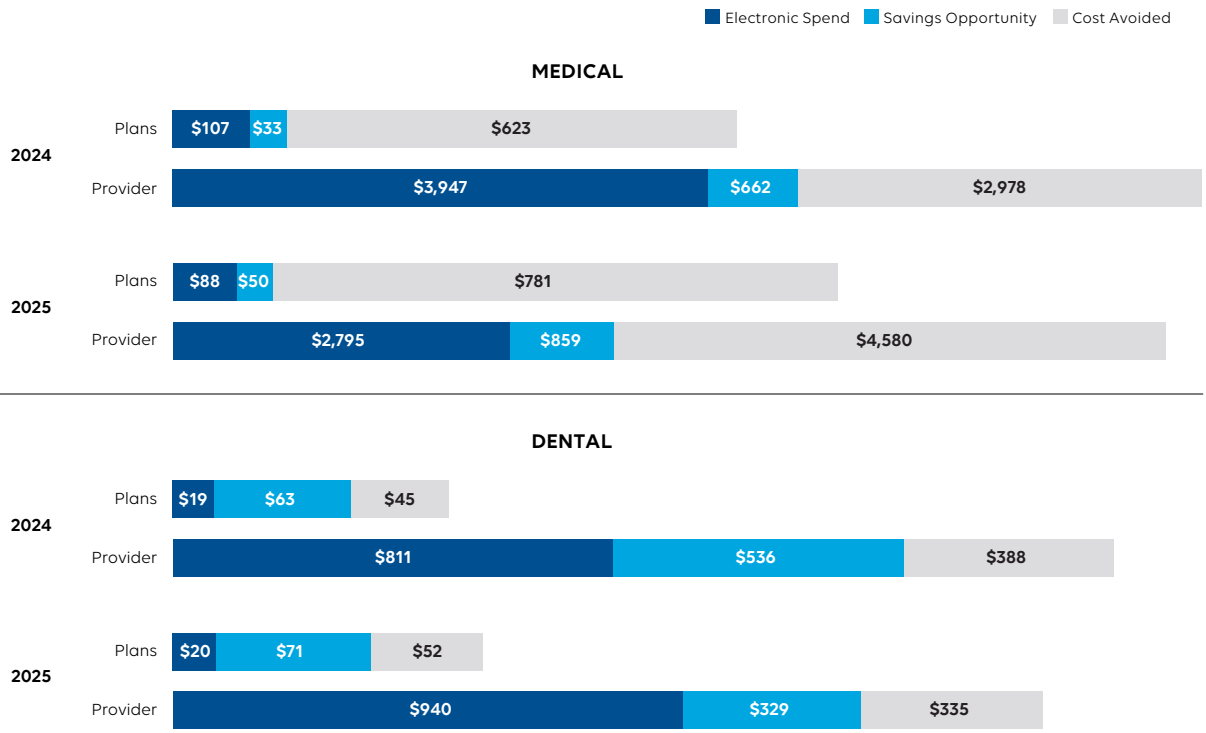


May not be drawn to scale.

Data Insights: Overall medical volume fell 6%, the largest decline, driven by a 10% drop in electronic volume. Manual volume rose 18% after 4 years of decline, as payment reconciliation and deferred processing moved offline as the industry addressed system disruptions.[20]

Spending & Savings

Remittance Advice: How Much is Spent and Saved with Full Adoption?, 2024-2025 CAQH Index (in millions)



May not be drawn to scale.

Data Insights: After dropping 1% the previous year, the medical savings opportunity increased 31% as manual volume, costs and provider time to conduct increased, and electronic costs and volume decreased. Conversely, for dental it decreased 33% as provider manual and portal costs decreased.

Electronic Remittance Advice

Cost Savings Opportunity

$1.3 Billion
Combined Cost Savings

Medical Industry:
$909 Million

Dental Industry:
$400 Million

Time Savings Opportunity

Average Time Savings Opportunity *(per transaction)*:

Medical Providers:
6 Minutes

Dental Providers:
2 Minutes

Chartbook

Cost and Time Savings



Understanding the cost and impact of administrative transactions helps pinpoint where automation offers the most value and where opportunity remains. The tables in this section use cost, volume, and time data across transactions and modes to show where automation is already reducing administrative burden and where additional savings can be achieved.

Average Cost and Savings Opportunity per Transaction by Mode, Medical, 2025 CAQH Index

Transaction	Mode	Plan Cost	Provider Cost	Industry Cost	Plan Cost Savings Opportunity	Provider Cost Savings Opportunity	Industry Cost Savings Opportunity
Eligibility and Benefit Verification	Manual	$ 4.29	$ 7.92	$ 12.21	$ 4.25	$ 6.22	$ 10.47
	Partial	$ 0.04	$ 3.35	$ 3.39	$ 0.00	$ 1.65	$ 1.65
	Electronic	$ 0.04	$ 1.70	$ 1.74			
Prior Authorization	Manual	$ 3.86	$ 12.95	$ 16.81	$ 3.80	$ 8.24	$ 12.04
	Partial	$ 0.06	$ 7.78	$ 7.84	$ 0.00	$ 3.07	$ 3.07
	Electronic	$ 0.06	$ 4.71	$ 4.77			
Claim Submission	Manual	$ 1.18	$ 7.34	$ 8.52	$ 1.08	$ 5.12	$ 6.20
	Electronic	$ 0.10	$ 2.22	$ 2.32			
Attachments	Manual	$ 0.98	$ 5.59	$ 6.57	$ 0.86	$ 2.30	$ 3.16
	Electronic	$ 0.12	$ 3.29	$ 3.41			
Coordination of Benefits	Manual	$ 2.51	N/A	$ 2.51	$ 2.30	N/A	$ 2.30
	Partial	$ 0.21	N/A	$ 0.21	$ 0.00	N/A	$ 0.00
	Electronic	$ 0.21	N/A	$ 0.21			
Claim Status Inquiry	Manual	$ 4.29	$ 12.47	$ 16.76	$ 4.25	$ 10.04	$ 14.29
	Partial	$ 0.04	$ 4.45	$ 4.49	$ 0.00	$ 2.02	$ 2.02
	Electronic	$ 0.04	$ 2.43	$ 2.47			
Claim Payment	Manual	$ 0.76	$ 4.56	$ 5.32	$ 0.68	$ 2.05	$ 2.73
	Electronic	$ 0.08	$ 2.51	$ 2.59			
Remittance Advice	Manual	$ 0.73	$ 6.54	$ 7.27	$ 0.66	$ 4.32	$ 4.98
	Partial	$ 0.07	$ 4.14	$ 4.21	$ 0.00	$ 1.92	$ 1.92
	Electronic	$ 0.07	$ 2.22	$ 2.29			

N/A = Not Applicable; Note: Costs include the labor time required to conduct the transaction, not the time and cost associated with gathering information for the transaction and follow-up. Does not include system costs. All participants were asked to report cost for each transaction by the three modes of completion (manual, partially electronic, electronic). For some transactions, partial costs were not reported.

Average Cost and Savings Opportunity per Transaction by Mode, Dental, 2025 CAQH Index

Transaction	Mode	Plan Cost	Provider Cost	Industry Cost	Plan Cost Savings Opportunity	Provider Cost Savings Opportunity	Industry Cost Savings Opportunity
Eligibility and Benefit Verification	Manual	$ 3.26	$ 7.21	$ 10.47	$ 3.24	$ 4.94	$ 8.18
	Partial	$ 0.04	$ 3.88	$ 3.92	$ 0.02	$ 1.61	$ 1.63
	Electronic	$ 0.02	$ 2.27	$ 2.29			
Claim Submission	Manual	$ 0.56	$ 3.82	$ 4.38	$ 0.44	$ 1.90	$ 2.34
	Electronic	$ 0.12	$ 1.92	$ 2.04			
Claim Status Inquiry	Manual	$ 3.26	$ 8.06	$ 11.32	$ 3.24	$ 5.99	$ 9.23
	Partial	$ 0.04	$ 4.26	$ 4.30	$ 0.02	$ 2.19	$ 2.21
	Electronic	$ 0.02	$ 2.07	$ 2.09			
Claim Payment	Manual	$ 0.30	$ 2.92	$ 3.22	$ 0.29	$ 0.82	$ 1.11
	Electronic	$ 0.01	$ 2.10	$ 2.11			
Remittance Advice	Manual	$ 0.29	$ 3.26	$ 3.55	$ 0.25	$ 1.35	$ 1.60
	Partial	$ 0.04	$ 2.68	$ 2.72	$ 0.00	$ 0.77	$ 0.77
	Electronic	$ 0.04	$ 1.91	$ 1.95			

Note: Costs include the labor time required to conduct the transaction, not the time and cost associated with gathering information for the transaction and follow-up. Does not include system costs. All participants were asked to report cost for each transaction by the three modes of completion (manual, partially electronic, electronic). For some transactions, partial costs were not reported. No COB dental benchmark reported for 2025 due to low sample size.

Estimated National Volume and Cost Savings Opportunity by Mode, Medical, 2025 CAQH Index

Transaction	Mode	Plan National Volume	Provider National Volume	Plan National Cost Savings Opportunity	Provider National Cost Savings Opportunity	Industry National Cost Savings Opportunity
		(in millions)			(in millions $)	
Eligibility and Benefit Verification	Manual	60	365	$ 253	$ 9,189	$ 9,442
	Partial	630	4,193			
	Electronic	17,541	13,673			
Prior Authorization	Manual	26	18	$ 98	$ 363	$ 461
	Partial	56	70			
	Electronic	54	48			
Claim Submission	Manual	93	898	$ 100	$ 4,598	$ 4,698
	Electronic	5,546	4,741			
Attachments	Manual	54	47	$ 46	$ 108	$ 154
	Electronic	17	24			
Coordination of Benefits	Manual	10	N/A	$ 22	N/A	$ 22
	Partial	0	N/A			
	Electronic	136	N/A			
Claim Status Inquiry	Manual	47	95	$ 199	$ 2,341	$ 2,540
	Partial	398	689			
	Electronic	1,895	1,556			
Claim Payment	Manual	182	175	$ 124	$ 359	$ 483
	Electronic	650	657			
Remittance Advice	Manual	76	98	$ 50	$ 859	$ 909
	Partial	88	227			
	Electronic	1,095	934			

*Transaction volume is less than one million.
N/A = Not Applicable
Note: Costs include the labor time required to conduct the transaction, not the time and cost associated with gathering information for the transaction and follow-up. Does not include system costs. All participants were asked to report cost for each transaction by the three modes of completion (manual, partially electronic, electronic). For some transactions, partial costs were not reported.

Estimated National Volume and Cost Savings Opportunity by Mode, Dental, 2025 CAQH Index

Transaction	Mode	Plan National Volume	Provider National Volume	Plan National Cost Savings Opportunity	Provider National Cost Savings Opportunity	Industry National Cost Savings Opportunity
		(in millions)			(in millions $)	
Eligibility and Benefit Verification	Manual	21	32	$ 71	$ 543	$ 614
	Partial	112	239			
	Electronic	545	407			
Claim Submission	Manual	53	125	$ 23	$ 238	$ 261
	Electronic	456	384			
Attachments	Manual	56	N/R	N/R	N/R	N/R
	Electronic	22	N/R			
Claim Status Inquiry	Manual	41	29	$ 135	$ 288	$ 423
	Partial	49	52			
	Electronic	27	36			
Claim Payment	Manual	262	207	$ 76	$ 170	$ 246
	Electronic	127	182			
Remittance Advice	Manual	282	182	$ 71	$ 329	$ 400
	Partial	17	108			
	Electronic	193	202			

N/A = Not Applicable
N/R = Not Reported; No COB dental benchmark reported for 2025 due to low sample size.
Note: Costs include the labor time required to conduct the transaction, not the time and cost associated with gathering information for the transaction and follow-up. Does not include system costs. All participants were asked to report cost for each transaction by the three modes of completion (manual, partial electronic, electronic). For some transactions, partial costs were not reported.

Annual Volume Reported by Medical and Dental Plans, 2024-2025 CAQH Index

Transaction	Number of Transactions (in millions)				Number of Transactions (per member)			
	2024 Index		2025 Index		2024 Index		2025 Index	
	Medical	Dental	Medical	Dental	Medical	Dental	Medical	Dental
Eligibility and Benefit Verification	9,958	278	11,410	274	46	2	53	2
Prior Authorization	54	N/R	80	N/R	<1	N/R	<1	N/R
Claim Submission	3,292	223	3,530	205	15	2	16	2
Attachments	40	8	41	9	<1	<1	<1	<1
Acknowledgements*	1,471	26	N/R	N/R	7	<1	N/R	N/R
Coordination of Benefits	57	2	67	N/R	<1	<1	<1	N/R
Claim Status Inquiry	1,372	53	1,464	47	6	<1	7	<1
Claim Payment	333	179	419	156	2	1	2	1
Remittance Advice	835	197	777	197	4	2	4	2
Total Transactions	**17,412**	**966**	**19,629**	**915**	**80**	**7**	**82**	**7**

N/R = Not Reported; No COB dental benchmark reported for 2025 due to low sample size.
*For the 2025 CAQH Index, reporting of Acknowledgements has been retired after achieving consistent 100% electronic adoption; data is included in total volume for trend analyses.

Estimated Medical and Dental Spend, Cost Savings Opportunity and Cost Avoided, 2025 CAQH Index (in millions)

	Manual Spend*	Estimated Spend	Cost Savings Opportunity	Electronic Spend	Cost Avoided
MEDICAL					
Eligibility and Benefit Verification	$ 222,601	$ 41,164	$ 9,442	$ 31,722	$ 181,437
Prior Authorization	$ 2,286	$ 1,110	$ 461	$ 649	$ 1,176
Claim Submission	$ 48,045	$ 17,781	$ 4,698	$ 13,083	$ 30,264
Attachments	$ 467	$ 397	$ 154	$ 243	$ 70
Coordination of Benefits	$ 367	$ 53	$ 22	$ 31	$ 314
Claim Status Inquiry	$ 39,206	$ 8,318	$ 2,540	$ 5,778	$ 30,888
Claim Payment	$ 4,427	$ 2,638	$ 483	$ 2,155	$ 1,789
Remittance Advice	$ 9,153	$ 3,792	$ 909	$ 2,883	$ 5,361
Total	**$ 326,552**	**$ 75,253**	**$ 18,709**	**$ 56,544**	**$ 251,299**
DENTAL					
Eligibility and Benefit Verification	$ 7,098	$ 2,167	$ 614	$ 1,553	$ 4,931
Claim Submission	$ 2,230	$ 1,299	$ 261	$ 1,038	$ 931
Claim Status Inquiry	$ 1,324	$ 667	$ 423	$ 244	$ 657
Claim Payment	$ 1,253	$ 1,067	$ 246	$ 821	$ 186
Remittance Advice	$ 1,747	$ 1,360	$ 400	$ 960	$ 387
Total	**$ 13,652**	**$ 6,560**	**$ 1,944**	**$ 4,616**	**$ 7,092**
MEDICAL AND DENTAL INDUSTRY					
Total	**$ 340,204**	**$ 81,813**	**$ 20,653**	**$ 61,160**	**$ 258,391**

*Spend if all transactions were conducted manually.
No COB dental benchmark reported for 2025 due to low sample size.

Time Savings Opportunity

The time savings opportunity per transaction was estimated using the arithmetic difference between the weighted average time for providers to conduct either a manual or partially electronic transaction and a fully electronic transaction.

Average, Minimum and Maximum Provider Time Spent Conducting Transactions, Medical, 2025 CAQH Index

Transaction	Mode	Average Time Providers Spend per Transaction (minutes)	Min Time Providers Spend per Transaction (minutes)	Max Time Providers Spend per Transaction (minutes)	Average Time Savings Opportunity (minutes)
Eligibility and Benefit Verification	Manual	16	1	35	13
	Partial	6	<1	19	3
	Electronic	3	<1	10	
Prior Authorization	Manual	24	2	55	15
	Partial	14	1	40	5
	Electronic	9	1	22	
Claim Submission	Manual	11	<1	35	7
	Electronic	4	<1	12	
Attachments	Manual	10	<1	33	4
	Electronic	6	<1	17	
Claim Status Inquiry	Manual	20	2	60	16
	Partial	8	<1	17	4
	Electronic	4	<1	12	
Claim Payment	Manual	7	<1	27	3
	Electronic	4	<1	10	
Remittance Advice	Manual	10	<1	27	6
	Partial	6	1	20	2
	Electronic	4	<1	10	
Total Time Savings Opportunity (Manual)					**64**
Total Time Savings Opportunity (Partial)					**14**

Average, Minimum and Maximum Provider Time Spent Conducting Transactions, Dental, 2025 CAQH Index

Transaction	Mode	Average Time Providers Spend per Transaction (minutes)	Min Time Providers Spend per Transaction (minutes)	Max Time Providers Spend per Transaction (minutes)	Average Time Savings Opportunity (minutes)
Eligibility and Benefit Verification	Manual	14	3	40	10
	Partial	7	1	19	3
	Electronic	4	<1	11	
Claim Submission	Manual	7	1	20	4
	Electronic	3	<1	10	
Claim Status Inquiry	Manual	17	2	45	13
	Partial	8	1	17	4
	Electronic	4	<1	9	
Claim Payment	Manual	5	<1	10	1
	Electronic	4	<1	10	
Remittance Advice	Manual	5	1	12	2
	Partial	5	1	9	2
	Electronic	3	<1	10	
Total Time Savings Opportunity (Manual)					**30**
Total Time Savings Opportunity (Partial)					**9**

Acknowledgements

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- Medical and dental plans and providers that submitted data and participated in follow-up interviews.
- NORC at the University of Chicago for data collection and analytics.
- CAQH Index Advisory Council for their ongoing guidance and support of the CAQH Index research.

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Tom Mort	Vyne Dental
Viet Nguyen	Health Level Seven International (HL7 International)

Endnotes

Overview

1 New numbers from the Change Healthcare data breach: 193 million affected | Healthcare IT News.

Detailed Administrative Workflow

2 The Change Healthcare Cyber Attack: What You Need to Know | PYA.

3 Benefit verification drives increased administrative spending in dental offices | ADA.

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5 Federal Register: 21st Century Cures Act: Interoperability, Information Blocking, and the ONC Health IT Certification Program | ONC.

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9 ADA continues response to Change Healthcare cyberattack | ADA.

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12 The U.S. labor market added 911,000 fewer jobs than earlier reported, BLS says | CBS News.

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14 How Improving Auto-Adjudication Rates Can Enhance Health Plan Performance | HealthEdge.

15 Economic News Release – Current Employment Statistics Preliminary Benchmark (National) Summary | BLS.

16 Change Healthcare's cyberattack impacting dental practices | ADA.

17 How electronic funds transfer can benefit your dental practice | ADA.

18 CMS Change Healthcare/Optum Payment Disruption (CHOPD) Accelerated Payments to Part A Providers and Advance Payments to Part B Suppliers | CMS.

19 Change Healthcare cyberattack impact | AMA.

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