

Services Coverage Comparison

A comprehensive breakdown of billing service components across provider models

Service Component	Private Provider Network	XYZ Company 7%	ABC Company (FTE Model)	CMBS – Countrywide (5% Model)
Credentialing & Enrollment	Platform controlled	Charged separately	Clinic responsibility	✓ Included
EFT / ERA Setup	Platform controlled	Charged separately	Clinic responsibility	✓ Included
EHR Setup & Billing Configuration	Limited	Often extra	Clinic responsibility	✓ Included
Eligibility Verification	Limited	Partial / extra	Staff dependent	✓ Included
Authorization Obtaining	Limited	Often extra	Staff dependent	✓ Included
Charge Entry	Included	Included	Staff dependent	✓ Included
Claim Submission	Included	Included	Staff dependent	✓ Included
Claim Follow-up	Limited	Included	Staff dependent	✓ Included
Denial Management	Limited	Often extra	Staff dependent	✓ Included
Appeal Management	Limited	Often extra	Staff dependent	✓ Included
Payment Posting	Included	Included	Staff dependent	✓ Included
Patient Statements	Limited	Often extra	Staff dependent	✓ Included
Patient Billing Queries	Limited	Often extra	Staff dependent	✓ Included
Appointment & Billing Queries Support	Limited	Rarely included	Clinic responsibility	✓ Included
Old AR / Legacy Claims Work	Not included	Charged separately	Staff dependent	✓ Included
Transparency & Reporting	Limited	Varies	Internal dependent	✓ Fully Transparent

Legend: ✓ Included = Fully covered | Limited = Restricted scope | Not included = Extra cost | Partial / extra = Partially covered | Staff/Clinic dependent = Varies internally

Monthly Insurance Collection Comparison

Scenario Baseline: \$25,000 Monthly Collection

Fiscal Year 2026

Item	Private Provider Network	XYZ Company	ABC Company (FTE Model)	CMBS Model (Countrywide)
Total Insurance Collection	\$25,000	\$25,000	\$25,000	\$25,000
Billing / Platform Fee	25% retained	7% billing fee	Per FTE seat billing model	5% billing fee
Fee Amount	\$6,250	\$1,750	\$7,500–\$10,000 (5 seats min)	\$1,250
Monthly Operations Cost	Included	Often separate	Additional management cost	~\$750 (varies by clinic size)
Additional Charges	Included in platform	Credentialing, EFT/ERA, enrollments separate	Hiring, supervision & productivity risk	Included under billing scope
Total Monthly Cost	\$6,250	\$1,750 + additional fees	\$7,500–\$10,000+	~\$2,000 total
Net Revenue to Clinic	\$18,750	~\$23,250 (before add-ons)	\$15,000–\$17,500	~\$23,000
Revenue Difference vs CMBS	–	Lower after add-on charges	Significantly lower	Highest retention
Credentialing Ownership	Under Headway	Usually vendor-managed	Clinic responsibility	Under clinic ownership
Insurance Contracts	Under Headway	Clinic-owned	Clinic-owned	Clinic-owned
End-to-End Billing Services	Limited	Partial / Add-on based	Depends on staff capability	Full RCM services
Billing Transparency	Limited	Varies	Depends on internal control	Fully transparent reporting
Practice Control	Limited	Moderate	Internal management burden	Full control retained
Leadership Accessibility	Platform support	Vendor support	Internal staffing dependency	Direct leadership access

Legend: Green = CMBS advantage | Red = Higher cost / disadvantage | Orange = Caution / variable | Blue = Ownership / control benefit