noyo

Powering the modern benefits experience

The market wants "real-time", but the industry is stuck on slow, manual files and other legacy systems. Noyo delivers the technology, automation, and tools to power modern ben-admin software.

Advanced technology

Robust APIs and developer experience to connect any carrier and streamline policy administration.

Seamless automation

More than APIs, the automation to clean, audit, and transmit enrollment and eligibility data in near real-time.

Purpose-built tools

Software tooling that provides full visibility and control to the ben-admins and carriers we connect.

Noyo is a benefits data platform. We are fundamentally addressing data problems, not just making incremental improvements to what already exists.

"Noyo's APIs are critical for providing our customers a modern experience. Their digital interface with insurance companies solves a major pain point."

Park Conrad, CEO, Rippling

"With Noyo as our data partner, we've been able to rapidly expand our network of supported carriers, providing our users with a hassle-free enrollment experience."

Amar Jasarbasic, CEO, Clasp

"With Noyo, partnering with the software platforms our customers love is easier than ever."

Drew Fleming, Senior VP of Group Distribution and National Partners, Ameritas

"Noyo has the best real-time response of our partnered connections."

Matt Guidry, API Integration Lead, CMO Customer Setup, Guardian

Industry-leading enrollment technology

HR, benefits, and payroll software need enrollment solutions that drive growth, not fragmented systems that limit it. It's time for an upgrade.

Carrier Expansion

Offering a broad selection of carriers no longer requires building and scaling a large EDI operation. Integrate with Noyo once and unlock a universal API experience with virtually any carrier, reducing operational costs by 60-70% against EDI.

Group Connection

With traditional EDI and other manual systems, it takes weeks to get groups ready for enrollment. Noyo gets groups connected to their coverage in days (or less) with powerful automation and data sync features.

Enrollment

For many carriers, Noyo processes member enrollment changes in near real-time (new hire, QLE, demographic, terms, and more). Only Noyo has the technology to look inside the carrier system and directly confirm success for every member change.
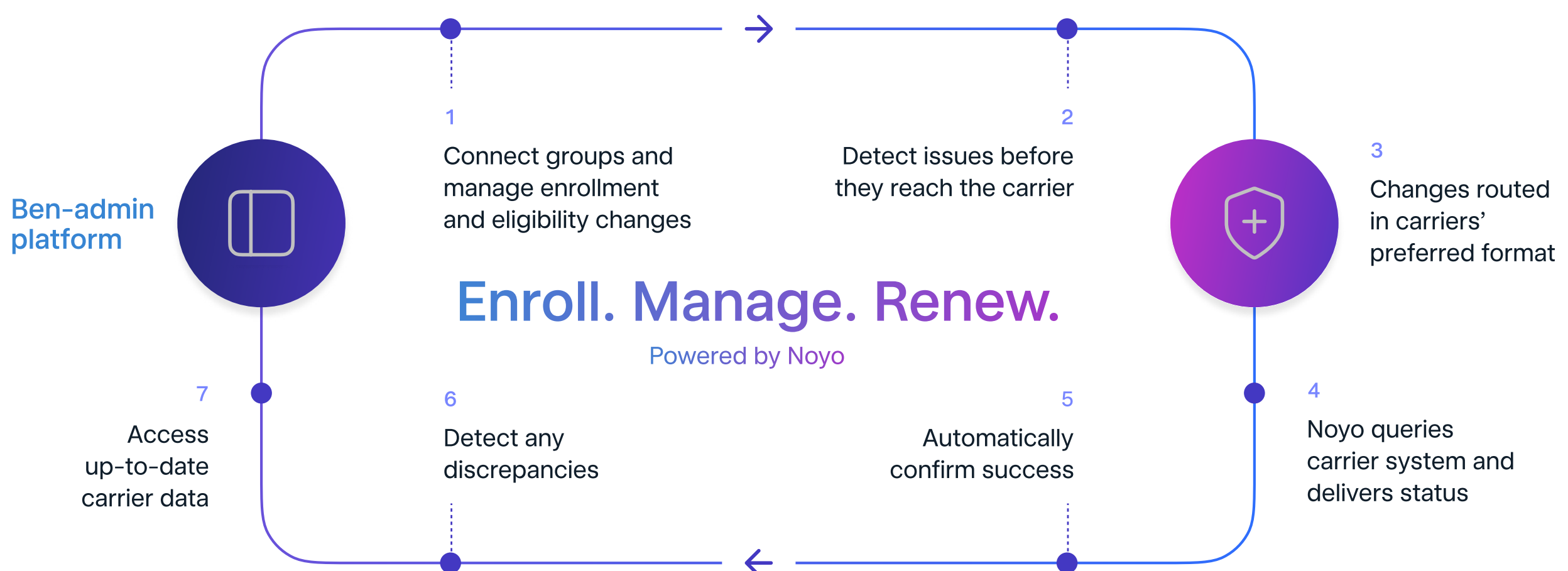
Renewal

Imagine open enrollment without file testing, blackouts, and having to stay on top of each carrier's requirements. Noyo syncs group data in advance of OE, gets members enrolled faster, and ensures each enrollment is processed correctly.
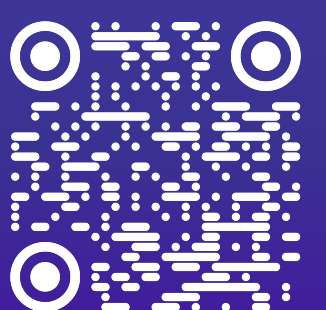
Reconciliation & Analytics

Carriers can feel like a black-box. Noyo enables full visibility of group, plan, and member data along with real-time statuses and change histories. You have the the automation to catch and resolve data discrepancies before they impact members.

Enrollment data needs to be managed, not just moved.

Ben-admin platform

1 Connect groups and manage enrollment and eligibility changes

2 Detect issues before they reach the carrier

3 Changes routed in carriers' preferred format

Enroll. Manage. Renew.
Powered by Noyo

7 Access up-to-date carrier data

6 Detect any discrepancies

5 Automatically confirm success

4 Noyo queries carrier system and delivers status

Have questions?

Ask them here or watch an on-demand demo to see Noyo in action.

noyo.com

A complete enrollment solution

It takes more than just APIs or better "pipes" to power a modern experience. The magic of Noyo is how our technology suite works together, prioritizing data quality and transparency at every step.

Fast, easy integration

Ben-admins build once to Noyo and connect any carrier in our network. Family and coverage info is exchanged using a simple, standard format that's the same for every carrier.

Advanced enrollment engine

Only Noyo can exchange data with insurance carriers bi-directionally in near real-time. Noyo continuously cleans and audits enrollment data, detecting coverage issues as they happen.
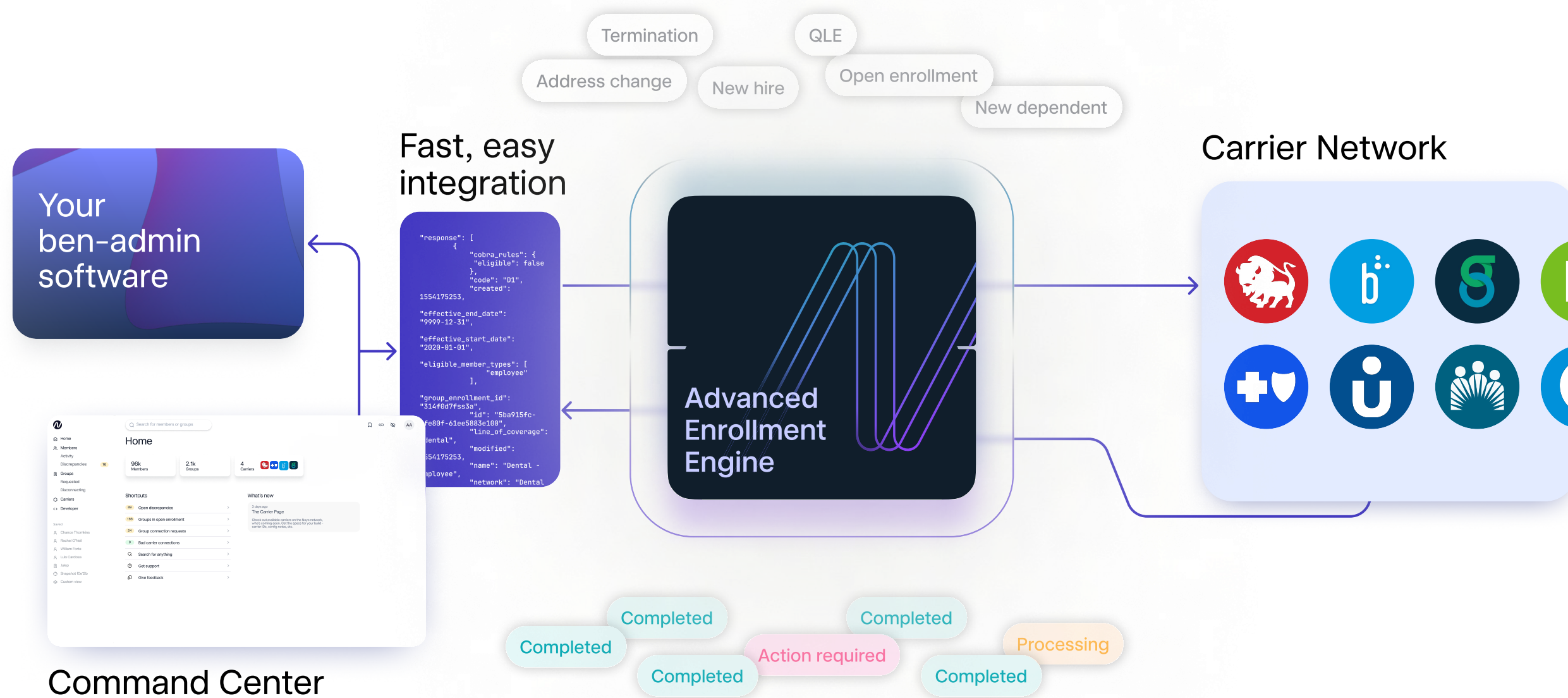
Comprehensive carrier network

Use Noyo to connect virtually any insurance carrier on-demand. Only Noyo is continually expanding our network to include carriers with real-time capabilities and advanced data sync features.

Command Center

The ultimate self-serve tool for enrollment operations. See all of your data in one place, monitor statuses, manage discrepancies, and a lot more. Or use our APIs to power your own tools.

Employee benefits products supported

Medical · Vision · Dental · Life · Disability · AD&D · Accident · Critical Illness · Cancer · Hospital Indemnity

The Noyo Carrier Network

Ben-admins connect to Noyo once and unlock a universal API experience across a broad network of carriers – upgrade connections and expand quickly.

Broad network and the most advanced capabilities. Use Noyo to connect virtually any carrier on-demand. Only Noyo offers advanced data sync features and a real-time experience.

Focus resources where they matter most. Noyo manages all maintenance and upgrades, continually driving innovation at the carrier so ben-admins don't have to.

Noyo is the preferred API development partner for leading carriers. Carriers choose Noyo to test, audit, and co-develop their API solutions. Only Noyo has a proven track record of advancing carrier capabilities and guiding new carriers to market with APIs.

Sync

Noyo enables advanced, real-time capabilities with these carriers, unmatched in the marketplace

Ameritas
Beam
Anthem
Guardian
Humana
Kaiser Permanente
Principal
United Healthcare
Unum

Send

Noyo can connect any of these carriers (and more), enabling a modern API experience

Aetna
BCBS AZ
BCBS FL
BCBS IL
BCBS MA
BCBS of MI
BCBS NC
BCBS NJ
BCBS TX
Cigna
Delta Dental
Metlife
Mutual Omaha
Regence BCBS
The Standard
VSP
and more!

Have a specific carrier in mind?

Reach out. Noyo has the technology to upgrade the experience.