

Healthcare Fintech Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** FinTech, Neobanks & Digital Banking (Financial Services & Investment Intelligence)
> **Source:** https://www.mordorintelligence.com/industry-reports/global-healthcare-fintech-market
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 24.80 billion
Projected Forecast (2031)	USD 24.80 billion
Growth Rate (CAGR)	10.20 %
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

! [Major players in Healthcare Fintech industry] (images/chart_2.png)

! [Healthcare Fintech Market Size] (images/chart_3.png)

! [Healthcare Fintech Market Share by Function, 2025] (images/chart_4.png)

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Comprehensive Research Analysis

Overview Points List Flex 49 Share Feature End

Market OverviewStudy Period | 2020 - 2031 |
Market Size (2026) | USD 24.80 Billion |
Market Size (2031) | USD 40.30 Billion |
Growth Rate (2026 - 2031) | 10.20 % |
Fastest Growing Market | Asia-Pacific |
Largest Market | North America |
Market Concentration | High |
Major Players*Disclaimer: Major Players sorted in no particular order

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Market Overview

Healthcare Fintech Market Analysis by Mordor IntelligenceThe healthcare fintech market size is expected to increase from USD 22.7 billion in 2025 to USD 24.8 billion in 2026 and reach USD 40.3 billion by 2031, growing at a CAGR of 10.2% over 2026-2031. Rising medical spending is increasing the number and complexity of financial transactions that move among patients, providers, payers, employers, and payment partners, particularly when payment responsibility is divided among several parties, and information must move accurately between their separate administrative systems. United States national health spending reached USD 5.7 trillion in 2025, grew 7.3% from 2024, and is projected to reach USD 6.0 trillion in 2026, which increases the need for dependable financial workflows across healthcare. Larger platforms are strengthening their positions through transaction scale, network relationships, security controls, and automation capabilities, while enterprise customers often seek fewer systems that can manage related financial activities across their connected customer base. At the same time, software platforms are bringing payment acceptance, financing, and benefits tools into clinical and administrative workflows, allowing financial tasks to sit closer to the information that initiates them. This creates room for specialized suppliers in the healthcare fintech market that can improve a defined part of the care-payment process, connect with established systems, and meet demanding privacy, integration, and operational requirements.

- Key Report Takeaways* By function, healthcare consumer financing held 29.1% of the healthcare fintech market share in 2025, while healthcare B2B payments and provider AP are forecast to grow at a 14.4% CAGR through 2031.
- * By economic buyer, healthcare providers held 42.3% of the healthcare fintech market share in 2025, while patients and individual consumers are forecast to grow at a 12.6% CAGR through 2031.
 - * By channel, direct enterprise held 37.8% of the healthcare fintech market share in 2025, while embedded/API/OEM integration is forecast to grow at a 16.2% CAGR through 2031.
 - * By geography, North America held 78.9% of the healthcare fintech market share in 2025, while the Asia-Pacific is expected to register the fastest growth through 2031.

Key Market Trends

Market Trends and InsightsDrivers Impact Analysis of Healthcare Fintech Market*			
Driver	(~) % Impact on CAGR Forecast	Geographic Relevance	Impact Timeline
Rising Healthcare Costs And Patient Financial Responsibility	+2.8%	North America, with secondary effects in Europe and Asia-Pacific as cost-sharing models evolve	Medium term (2-4 years)
Digitalization Of Healthcare Payment And Financial Transactions	+1.8%	Global, concentrated in North America and Asia-Pacific for platform adoption	Short term (≤ 2 years)
Complex Healthcare Revenue, Claims, And Reimbursement Workflows	+1.5%	North America and Europe, especially markets with multi-payer systems	Medium term (2-4 years)
Integrated Financial Experiences Across The Care Journey	+1.0%	North America, Western Europe, and South Korea	Medium term (2-4 years)
Expansion Of Digital And Remote Healthcare Delivery	+0.8%	Asia-Pacific, with spillover to the Middle East and Africa and South America	Long term (≥ 4 years)
Healthcare-Specific Embedded Payments And Financing	+1.2%	Global, with fastest adoption in Asia-Pacific and North American embedded software ecosystems	Short term (≤ 2 years)

ort term (≤ 2 years) |
Source: Mordor Intelligence |

Competitive Landscape

Competitive Landscape

The healthcare fintech market has a high concentration in revenue-cycle and payer-connectivity functions, while patient financing and embedded payments remain more fragmented. Optum, Waystar, and Zelis hold strong positions through transaction scale, payer relationships, and accumulated data assets. These advantages make it harder for smaller suppliers to compete for broad enterprise mandates and capture healthcare fintech market share. Waystar launched AltitudeAI-powered age ntic capabilities in August 2026, including an autonomous claim-resubmission function that interprets payer responses and resubmits eligible claims. The launch showed how established platforms are using automation to deepen their role in daily revenue-cycle work. Security and compliance expectations reinforce this position because customers need vendors that can support sensitive and high-volume financial processes.

Zelis acquired Rivet in January 2026 to add revenue-cycle analytics to its payment infrastructure. The company then launched ZAPP Edge, combining payment-network activity with claim-payment visibility and denial-trend information. Waystar's USD 1.25 billion acquisition of Iodine Software expanded its clinical documentation AI and utilization-management capabilities[4]. These moves show that leading suppliers are adding data, analytics, and automation capabilities around their transaction systems. This strategy supports broader platform roles instead of narrow per-transaction offerings and can contribute to growth in the healthcare fintech market size. It also increases pressure on specialist vendors to differentiate through easier deployment or a focused workflow advantage.

Opportunities remain in embedded financing within electronic health record billing workflows and in international business-to-business payment infrastructure. Providers often cannot access financing choices directly within the clinical encounter interface, leaving a gap between care delivery and financial decision-making. Outside North America, some markets lack the clearinghouse and remittance infrastructure found in the United States. Cedar, Phreesia, and Flywire compete through patient-experience and payment-facilitation tools designed around newer software models. Phreesia reported USD 1.626 billion in managed payments during the second quarter of 2026, illustrating the transaction opportunity available as the healthcare fintech market expands.

Healthcare Fintech Industry Leaders* Optum

- * Zelis
- * Availity
- * Flywire
- * InstaMed

* *Disclaimer: Major Players sorted in no particular order
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Component Component 3 Scope Of The Report Bottom

Global Healthcare Fintech Market Report ScopeThe global healthcare fintech market comprises technology-enabled financial products and services that support the flow, management, and financing of money across the healthcare ecosystem, including digital patient payments, medical billing and claims processing, revenue-cycle management, payment integrity, healthcare lending and patient financing, heal

healthcare savings accounts, insurance-related financial transactions, and automated payment and reimbursement solutions. These technologies connect patients, healthcare providers, insurers, employers, and financial institutions to make healthcare transactions faster, more transparent, secure, and efficient while reducing administrative costs and improving access to healthcare financing. The Healthcare FinTech Market is Segmented by Function (Consumer-Directed Health Account Administration, Healthcare Consumer Financing, and More), Economic Buyer (Healthcare Providers, and More), Channel (Direct Enterprise, Bank/Issuer Partner, TPA/Broker, Embedded/API/OEM), and Geography (North America, South America, Europe, Asia-Pacific, Middle East and Africa). The Market Forecasts are Provided in Terms of Value (USD).

By Function
Consumer-Directed Health Account Administration |
Healthcare Consumer Financing |
Patient Payments and Healthcare Payment Facilitation |
Claims, Eligibility and Remittance Rails |
Healthcare B2B Payments and Provider AP |

Segmentation Accordion Item

By Geography
North America | United States |
| Canada |
| Mexico |
South America | Brazil |
| Argentina |
| Rest of South America |
Europe | United Kingdom |
| Germany |
| France |
| Italy |
| Spain |
| Rest of Europe |
Asia-Pacific | China |
| Japan |
| India |
| South Korea |
| Australia |
| Indonesia |
| Thailand |
| Malaysia |
| Singapore |
| Vietnam |
| Rest of Asia-Pacific |
Middle East and Africa | Saudi Arabia |
| United Arab Emirates |
| Turkey |
| South Africa |
| Egypt |
| Rest of Middle East and Africa |

Frequently Asked Questions

What is the forecast growth rate for healthcare fintech through 2031?

The sector is forecast to grow at a 10.2% CAGR from 2026 to 2031, reaching USD 40.3 billion by 2031 as healthcare financial workflows become more digital.

What is driving adoption of healthcare financial technology?

Higher patient deductibles, complex reimbursement processes, and wider use of digital payment tools are supporting adoption across provider, payer, and patient interactions.

Which healthcare fintech function is growing fastest?

Healthcare B2B Payments and Provider AP is projected to grow at a 14.4% CAGR through 2031, supported by the need to automate payment reconciliation.

Who is the largest buyer of these solutions?

Healthcare Providers held 42.3% of the economic-buyer mix in 2025 because they manage complex reimbursement, billing, collections, vendor payments, and other financial flows.

Why are embedded payment tools gaining importance in healthcare?

Embedded/API/OEM integration is projected to grow at a 16.2% CAGR because it places payments and financing within software workflows already used by providers and patients.

Which region is growing fastest for healthcare financial technology?

Asia-Pacific is forecast to grow at a 14.7% CAGR through 2031, supported by expanding digital health infrastructure and real-time payment capabilities in key markets.