OSF HealthCare deploys SpendRule, first AI-powered contract intelligence system to stop overpayments in health care

New AI system validates service invoices before payment, giving health systems control over one of their largest and least-managed spend categories.

Peoria, Illinois, Dallas, TX - February 17, 2026 – SpendRule today announced the launch of its contract intelligence platform to help health systems prevent overpayments on purchased services. By validating invoices directly against contract terms before payment, SpendRule brings transparency, clarity and control over a $323 billion spend category.

SpendRule enters the market with significant momentum, already deployed across several health systems, including **OSF HealthCare**, Kettering Health, MemorialCare, and MUSC Health. OSF HealthCare is among top organizations utilizing SpendRule to move from reactive auditing to proactive prevention, enforcing purchased services contract obligations before payment, improving visibility into services spend, and resolving issues faster.

Purchased services represent nearly half of non-labor spend for health systems, yet the vast majority of that spend remains unmanaged, resulting in more than $32B in preventable overpayments annually, according to industry estimates. Contracts are complex, rarely reviewed, and the majority of invoices are approved without validation. The result is widespread overpayments, limited visibility into vendor performance, and cost management that is reactive rather than controlled.

SpendRule addresses this gap by turning purchased services contracts into enforceable logic operating directly within existing accounts payable workflows. "Most purchased services contracts sit in a filing cabinet – literal or digital – disconnected from the payments they're supposed to govern," said Joseph Akintolayo, CTO and co-founder of SpendRule. "We change that by turning those agreements into code - encoding the actual terms, conditions, and obligations into real-time payment controls. This enables true 4-way matching – Purchase Order, Receipt, Invoice, and Contract Terms – automatically validating invoices against their contract before payment. Discrepancies are flagged with evidence and resolved upstream, without disrupting existing ERP or AP systems."

"Supply chain teams have always struggled with a lack of resources dedicated to purchased services - despite their spend levels often exceeding medical/surgical supplies, and with far greater complexity," said Chris Heckler, CEO and co-founder of SpendRule. "In my 20+ years in this space, I've seen firsthand that simply identifying savings opportunities is the tip of the iceberg. The real challenge is ensuring those savings actually hit the bottom line. By embedding AI-powered contract enforcement directly into the payment process, SpendRule gives health systems an automated, proactive way to eliminate overpayments and meaningfully reduce costs."

> "We manage thousands of purchased services contracts, many of them hundreds of pages long. Before SpendRule, there was no realistic way to ensure every invoice line matched the contract before payment. Now, that validation happens automatically, giving us confidence in invoice accuracy, stopping the leakage, and freeing our teams from thousands of hours of manual approvals each year."- Dave Fergus, Chief Supply Chain Officer, OSF HealthCare.

SpendRule is backed by leading investors including Abundant Venture Partners, MemorialCare Innovation Fund, and Zeal Capital Partners, and has already gained traction with numerous health systems as a result of strategic commercial acceleration work with member systems partnered in the Abundant Alliance.

Health systems looking to gain control over their purchased services spend can learn more by visiting **https://spendrule.com.**

About SpendRule

SpendRule is healthcare's first AI-powered contract intelligence platform that validates purchased services invoices against complex contract terms in real-time, preventing overpayments, enforcing agreements, and driving proactive cost savings before payments are made. SpendRule is trusted by leading health systems including OSF HealthCare, Kettering Health, MemorialCare, and MUSC Health, and is backed by leading investors including Abundant Venture Partners, MemorialCare Innovation Fund, and Zeal Capital Partners.

About OSF HealthCare

OSF HealthCare is an integrated health system founded by The Sisters of the Third Order of St. Francis and headquartered in Peoria, Illinois. The system includes 18 inpatient facilities encompassing 16 licensed hospitals, two of which operate dual campuses in separate communities. Among these hospitals, 10 are acute care facilities, five are critical access hospitals and one is a continuing care facility. OSF has 2,141 licensed beds throughout Illinois and Michigan and employs more than 27,000 Mission Partners across 170+ locations. These include OSF HealthCare Children's Hospital of Illinois, the third largest pediatric hospital in the state, and OSF OnCall, its digital health operating entity that offers hospital-at-home care. In addition, OSF operates two colleges of nursing; OSF Home Care Services, an extensive network of home health and hospice services; Pointcore, Inc., which is composed of health care-related businesses; and OSF HealthCare Foundation, the philanthropic arm of the organization. Advances in health care transformation take place through OSF Innovation as well as OSF Ventures, which provides investment capital for promising health care innovation startups. OSF HealthCare has been recognized by Fortune as one of the most innovative companies in the country and by Forbes as one of America's Best Employers for Healthcare Professionals. Learn more at osfhealthcare.org

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