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After-Hours Answering Service Cost: What You Pay and What You Get

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Overview

Your front desks close at 5 p.m. Your phones don't. Calls keep coming in all evening, all weekend, and on every holiday, and each one ends in one of three places: a voicemail box, a live answering service, or an automated system that answers it.

When we wrote The Hidden Cost of Legacy IVR, after-hours calls that ring out were one of the five hidden costs we found. This article puts prices on the options. It uses the published rates of two well-known answering services, shows how the math changes once you have more than one location, and ends with the questions to ask before you sign anything.

What Happens to a Call After You Close

Picture the calls one clinic, branch, or office gets between closing time and opening time. A patient wants to know if the Saturday clinic takes walk-ins. A homeowner wants to know if you service their ZIP code. A member is finally filling out a claim form at the kitchen table and can't find the fax number.

None of them need a live agent tonight. Each caller still gets the after-hours greeting and the follow-up that each location has chosen. One location may forward the call to a manager's cell phone, while another may go to a voicemail box that filled up on Friday.

Some callers decide to leave a message. Others hang up, and some call the next number on their list. The next morning, a staff member at each location starts their day by returning every message that came in, often calling people that are now at work and can't pick up.

Option 1: Voicemail

Voicemail costs nothing on the invoice. Its cost shows up in three other places:

- **The morning callback list.** Staff at every location spend the first part of the day returning calls instead of answering new ones.
- **The callers who don't leave a message.** You never learn what they wanted, or that they called at all.
- **The callers who don't wait.** Someone ready to book a job, schedule a visit, or make a payment can do it with whoever answers first.

For a single office with a handful of evening calls, voicemail can be enough. Across a dozen locations, the morning callback list turns into part of somebody's job.

Option 2: A Live Answering Service

A live answering service puts a person on the line after you close. They answer with your company name, follow a script you write, take messages, and pass urgent calls to whoever is on call.

What an after-hours answering service costs

Most services price in one of two ways: by the minute, or by the call. Here are the published rates of two national services, both of which answer around the clock, including evenings, weekends, and holidays.[1, 2]

Service and pricing model	Monthly plan	What it includes	Works out to
Ruby, per minute	$395	100 minutes	$3.95 a minute
	$720	200 minutes	$3.60 a minute
	$1,725	500 minutes	$3.45 a minute
Smith.ai live receptionists, per call	$300	30 calls	$10.00 a call, $11.50 for each extra
	$810	90 calls	$9.00 a call, $10.50 for each extra
	$2,100	300 calls	$7.00 a call, $8.50 for each extra

These are entry prices for a single business. Bigger plans are quoted. If you're comparing medical answering services, expect a quote there too, since on-call schedules and the number of providers change the price.

How the math changes with more than one location

Say that all of your locations combined get 400 after-hours calls each month, and that each call runs three minutes. That's 1,200 minutes, more than twice the largest per-minute plan above, and 100 calls past the largest per-call plan. At that volume, you're negotiating a custom contract.

When you compare quotes, ask the same questions of each:

- Are minutes rounded up on every call, or billed to the second?
- Is there a surcharge for holidays, or for patching a call through to someone on call?
- What happens in a month when you go over the plan?
- Does the price change if each location needs its own script?

What you get for it

A person answers, which callers appreciate. That person works from a script and a set of notes, though, not from your systems. For many calls, the result is still a message, and your staff still return it in the morning.

Option 3: AI Answering on the Phone System You Already Run

The third option is conversational AI that answers your existing numbers when your team isn't there. Callers say what they need in their own words. Hours, locations, directions, which site handles what, and where to send a form are all on your website already, so the AI can answer those calls in full, with nothing left for the morning.

The calls that need a person go to one. A caller describing an emergency at 11 p.m. gets sent straight to the on-call number. A caller who wants to talk to their account manager can be told when the office opens.

After-Hours Answering Services for Medical Offices

Healthcare misses more calls than most. CallRail's analysis of 1.1 million conversations at small businesses found that healthcare had the highest missed-call rate of the industries it studied, at 32%.[3]

After hours, medical calls split into two groups. A few are urgent: a patient with chest pain, a parent with a feverish child, a question about a reaction to a new prescription. Those go to the on-call clinician or a nurse line right away, every time. Set that rule first, before any call goes live.

Many more are routine. Is the Elm Street office open Saturday? What's the address of the imaging center? Where do I send the referral? Those answers don't change from caller to caller, and they're the ones an AI system can give at 9 p.m. so your staff don't have to return them at 9 a.m.

Questions to Ask Before You Choose

Before you compare quotes, start with your own call records

- [ ] How many calls come in after closing, across all your locations, in a normal month and in your busiest one?
- [ ] How many of those need a person tonight, and how many could be answered from your website?
- [ ] Who returns the morning messages now, and how much of their day does it take?

Your phone system's call records will answer the first question. A week of listening to voicemails will answer the second.

If after-hours calls are hitting a dead end at your locations, that's one of the three signs in The Hidden Cost of Legacy IVR that it's time to modernize. The paper also walks through how to put a monthly figure on the routine calls your team answers today.

Computer Instruments has been building IVR and voice automation since 1979, and the AI Concierge is how we add conversational AI to the phone system you already run. It answers at night, on weekends, and on holidays, and it sends the calls that need a person to the right number. Your phone system and your numbers stay as they are. **Book a 20-minute demo** and hear it answer a call.

Sources

1. Ruby, "Pricing," virtual receptionist plans, accessed November 3, 2026: 100 minutes for $395 a month, 200 minutes for $720, and 500 minutes for $1,725, with "24/7 live answering (including after-hours, on weekends, and holidays)."
2. Smith.ai, "Plans & Pricing," Human-first receptionist plans ("Professional call answering by real people"), accessed November 4, 2026: 30 calls for $300 a month ($11.50 per call over), 90 calls for $810 ($10.50 over), and 300 calls for $2,100 ($8.50 over), "Live-staffed with expert agents 24/7."
3. CallRail, "CallRail releases report benchmarking marketing efforts for small businesses," January 15, 2025: analysis of 1.1 million de-identified conversations across seven industries, in which "Healthcare emerged as the industry with the highest missed call rate at 32%."