

COLLECTING CO-PAYMENTS FOR PHONE OR VIDEO CONSULTATIONS



The recent change to larger volumes of virtual care will mean practices need to change the way they collect money from people. Below outlines a number of approaches and systems practices can put in place to successfully bill and take co-payments before or after consultations.

A. OPTIONS FOR BILLING

1. Sending invoice details via text
2. Sending invoice via email
3. Presenting payment screen in doxy.me (paid versions)

B. OPTIONS FOR TAKING PAYMENTS

1. Internet banking transfer
2. POLi (internet banking based)
3. Paystation (used by trademe)
4. Debit or Credit card over the phone
 - a. via EFTPOS
 - b. via Stripe
5. Debit or Credit card via Stripe-doxy.me integration

A. OPTION FOR BILLING

1. SENDING INVOICE VIA TEXT

Pre-payment or Post-payment Option

At the time the consultation is booked or after the consultation, generate an invoice in the PMS and send the following text:

Hi [FIRSTNAME], Regarding your appoint [DAY_TIME]: The consult cost is \$[XX]. Your total balance is \$[XX]. Please pay to [ACCOUNT#] ref: [PAT_NHI_NO] or call the practice to pay by credit card. If you need support phone [PRACTICE#]. Please do not come in to pay, Thanks.

2. SENDING INVOICE VIA EMAIL

Pre-payment or Post-payment Option

At the time the consultation is booked confirm patients email address. Before or after the consultation, generate an invoice in the PMS and attach to the following email and send to patient.

Hi [FIRSTNAME],

Regarding your appointment [DAY_TIME]: The cost of consult is \$[XX] - see invoice attached.

Your total balance is \$[XX]. Please pay to [ACCOUNT#] ref: [PAT_NHI_NO] or call the practice to pay by credit card.

If you need support phone [PRACTICE#]. Please do not come in to pay,

Thank you.

3. PRESENTING PAYMENT SCREEN IN DOXY.ME (PAID VERSION)

To bill using Doxy.me, you need to be on the 'Professional' or 'Clinic' doxy.me paid versions¹.

You also need to set up with Stripe a free payment gateway - see section 5.b and 6 for details.

The payment screen in doxy.me will default in United States Dollars within the platform but contact doxy.me to change to New Zealand Dollars (NZD) for the patient to see charge in NZD.

a. Collecting credit card payments while patient in doxy.me virtual waiting room

1. [Sign-in](#) to your doxy.me account
2. When a patient signs-in to the virtual waiting room, click the three dots in the patient queue
3. Select 'More'
4. Enter the amount and click 'Charge'
5. Patient enters Credit Card details and accepts the charge

b. Collecting credit card payments while patient in the doxy.me video call

1. While on a video call, click 'Payment' on the left panel
2. Enter the amount and click 'Charge'
3. Patient enters Credit Card details and accepts the charge

B. OPTIONS FOR TAKING PAYMENTS

1. INTERNET BANKING TRANSFER

If you have sent invoice details to patients via text or email, Admin teams would need to regularly (every two hours or so), check online transactions into your bank and update patient accounts with any credits.

Where possible ask patients to quote a reference number that supports easier payment reconciliation (i.e. Reference = invoice number or patient NHI).

2. POLi (INTERNET BANKING BASED)

POLi is a widely used payment method. It is free for customers and helps business save money on fees.

¹ Coupon code **virtualgp** discounts paid Professional and Clinic versions to ~\$40 or ~\$60NZD per clinician/month respectively. Additional one off \$200NZD setup fee for Clinic version. With code you will see a \$0 cost at signup, but behind the scenes doxy bills at discounted rate.

- 1% of the payment value, capped at \$3.00 per transaction
- No set up fees
- A \$10/month minimum account activity fee applies.
- Practices will need to set up ecommerce arrangement with their bank

More information is available here: <https://www.polipay.co.nz/sell-with-poli/pricing/>

3. PAYSTATION (BY TRADEME)

- A low cost alternative to Stripe: 39 cents per transaction
- Paystation includes POLi and credit card payment options

More information can be found here: <https://www2.paystation.co.nz/>

4. DEBIT OR CREDIT CARD PAYMENTS OVER THE PHONE

a. Taking card payments via EFTPOS

1. Most EFTPOS providers have web-based portals so card details can be entered manually by practice
2. Admin team to talk to the patient over the phone and manually enter the credit card details into an EFTPOS machine.



A note on reconciling Credit Card payments

If consults are paid via a credit card, they will have fees attached (i.e. Stripe fees are 2.9% + NZ \$0.30 per successful card charge)

Remember to apply your usual process for managing credit card fees to these transactions, noting that the amount of the fee may be different to a typical credit card transaction at the front desk.

You may want to think about applying a 'credit card' discount to the patient consult fee to offset the patient outstanding 'debt' that is generated by the credit card company charge. You would discount the consult to the value of the credit card fee, effectively making the patient pay the credit card discount and balancing their account.

b. Taking card payments via Stripe

1. Sign up for a free [Stripe](#) account. Stripe is simple to use and has pay as you go pricing at a set rate of 2.9% + NZ \$0.30 per successful card charge.
 2. When logged in, click 'payments' in the left-hand menu
 3. Click "+ New" button (top right) which should reveal a "modal" (popup) window
 4. Input the relevant payment information in the boxes provided and hit 'Create Payment'.
- NB: Statement description is for patient. Description is for your records.



A note on Stripe

The first pay-out for every new Stripe account is typically paid out 7 days after the first successful payment is received. This waiting period can be up to 14 days for businesses in certain industries. This delay allows Stripe to mitigate some of the risks inherent in providing credit services.

Stripe allows you to [generate and email invoices](#) to patients also.

5. DEBIT OR CREDIT CARD VIA STRIPE/DOXY.ME

Before taking payments by 'Presenting payment screen in doxy.me' (section 3), you need to set up your doxy.me - stripe integration.

1. Once you have signed up for a paid version of doxy.me (Professional or Clinic) [sign-in](#)
2. Click 'Account settings' in the left-hand menu
3. Click "Extensions"
4. Expand the "Payments" section
5. Click "Connect with Stripe"
6. Fill out the account details (or sign in if you have a Stripe account)
7. Click "Authorize access to this account"

NB: All new clinic accounts after 03/20/2020 by default have all payments going through the owner's connected Stripe.com account. Members of the Clinic do not need to connect Stripe.