

# HealthTec EasyPay - Integrated Credit Card Processing

**Transaction Entry for Mary Schipper**

Post Date: 11/01/2007 Clerk: SYS Class: Ins: 6-Medicare Carrier 5-Medicare Plan Ins Due: 69.60  
Diags: 495 415.1 Prnt Plan: 0.00

Transaction Type: Payment **InvClm Info** Est Insurance EasyPay Flash Code

Code: PMT3 Reference #: Description: CC-Visa/Mastercard Provider: Amount: 30.00 Tax: +

DOS - From: To: Qty: 11/01/2007 1

T	Code	Mods/Ref#	Description
T	99213		Office Visit
P	PMT3		CC-Visa/Mastercard

Charges: Refunds: Payments: 110.00 -0.00 -30.00

**ChargeNow**

Card Information  
Card Number: 1234567890123456 Card Type: Expiration Date: Amount: 30.00 CVV/CVD:

Card Holder Information  
First Name: MARY Last Name: SCHIPPER Zip Code: 78216  
Street Address: 7600 BLANCO City: SAN ANTONIO State: TX

Patient Information  
First Name: MARY Last Name: SCHIPPER  
Patient ID: 10001

CLEAR Credit Card AUTHORIZED

## Software Implementation

- ◆ Process Credit Card Payments directly in FoxMed.
- ◆ Take & record patient payments in Visual Scheduler.
- ◆ Set up recurring charges to patient accounts with "Signature on file."
- ◆ Process Credit Card payments with your Patient Statements.

## A/R Management

- ◆ Reduce Patient receivables
- ◆ Speeds patient collections
- ◆ Eliminates bad debts
- ◆ Eliminates collection calls & dunning notices
- ◆ Eliminates patient billing after insurance pays

## Additional Benefits

- ◆ Card swipe available to save time.
- ◆ No monthly credit card terminal rental.

## Practice Benefits

- ◆ Processes recurring charges
- ◆ Processes installment-type payments
- ◆ Provides patient payment options
- ◆ Stores credit card signature-on-file for future transactions



**Daily** **Weekly**

AM :15  
:30  
:45  
:00 TESTING, JOHN; SW

9 :15  
:30 **Patient Payment for Smith, John**  
:45 JONES, JAMES(12364); BT

10 :15  
:30  
:45 Smith, John(12362); SW

11 :15  
:30  
:45  
:00  
:15  
:30  
:45  
:00

PM  
1 :15  
:30  
:45

2 :15  
:30  
:45  
:00

3 :15  
:30

**Patient Payment for Smith, John**

Copay Amount: 30.00  
Method of Payment:  Credit Card  Check  Cash  
Reference: EASYPAY Posting Code: PMTCC  
Additional Amount: 0.00  
Method of Payment:  Credit Card  Check  Cash  
Reference: Posting Code:  
Easy Pay  
Total Payments: 30.00  
Print & Save Save Cancel

Check In Appointment  
Add Appointment  
Edit Appointment  
Collect Patient Payment  
Print Today's Schedule  
Show Patient's Appointments  
Cancel Appointment  
Search For any Patient's Appointments  
Search For Available Appointments  
Exit

# HT EASY PAY SOFTWARE

EASY PAY is an advanced credit card software product for Microsoft Windows, specifically designed to address the needs of physicians with office practices. The software completely replaces the credit card terminal...and adds the functionality to retain patient credit card information on file for future charges. These "signatures-on-file" can be for one office visit or procedure, or all office visits/procedures during a specific time period (such as a year). Additionally, the software can generate recurring credit card transactions, such as in the case of a "work-out" situation with a patient who owes a large balance.

The cardholder data may be manually keyed into the EASY PAY software (such as when you're taking the card information over the phone) or swiped into EASY PAY (with a card swipe device attached to the PC through a USB port). The software fully complies with the PABP credit card industry security standard and includes encrypted files, password protection, and masked card numbers on both screens and reports (including receipts).

In addition to storing cardholder name, card number and expiration date, the EASY PAY software allows a patient name (different from the cardholder name, such as in the case of a child or relative) and a reference number (typically the practice management patient ID) to be input on each transaction. This makes recalling the stored information quick and easy.

Typically, the patient's credit card information would be obtained at the time of service, and stored in the EASY PAY software until after claims adjudication. When the patient pay balance has been calculated (by the practice management software), the patient's credit card data is retrieved from the EASY PAY software and an authorization is generated for the patient pay amount.

The benefit of this approach is to expedite the patient payment...the physician gets paid as soon as the patient pay amount is determined. There is no administrative time wasted in generating patient statements, mailing past due notices, making collection calls, or handling checks. With a patient's credit card number on file, bad debts will also be reduced.

Do patients like EASY PAY? Our experience indicates that 80% of patients will gladly accept it as another source of "free miles" (or other credit card premiums). Credit cards are a convenience product and have been enthusiastically embraced by the huge majority of the population (some older folks don't use them). Visa's research indicates that virtually all cardholders used their card last year for one or more healthcare expenses.

For the 20% of patients that will ask, "Can't you just bill me like last time," a response to the effect that, "the practice was faced with raising fees or lowering expenses and opted to reduce billing expenses in the interest of patients," will usually suffice. Visa's research has shown that patients who are paid up will keep coming back to their physicians...but patients that have received a past due notice or collection call will go to a different physician until they can bring their account current. As such, keeping patients current with their medical debts brings the patient back!