More physician practices move to contactless payment options

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Medical masks, surgical gloves, physical distancing and plexiglass barriers are now medical office standard equipment, but contactless payment technology and no-touch record keeping are not yet universal. Some physician practices still accept payments in the old-fashioned way with checks, spreadsheet ledgers and manual credit-card readers.

Chris Poche, senior director of strategic partner management at Global Payments Integrated in Nashville, Tennessee, said too many medical practices have fallen behind the times in office and payment management technology.

“Health care has evolved the fastest and furthest of any vertical industry,” Poche said, with increasing needs for rapid and accurate payment management and record keeping. The COVID-19 pandemic has also created a greater demand for remote technology as patients avoid in-person payments or the sluggish U.S. postal service.

“Contactless” has become a new buzzword in office management and physician practices are particularly sensitive to the need to eliminate close contact within an office and provide efficient operations that reduce the time patients spend in the office.

“There are some clear trends in our conversations with physicians and their office management staff. Many practices have moved much of their financial management out of their offices, but in in-person operations, patients want safe, contactless payment systems that can read their credit or debit cards without human touch,” Poche said.

Ways to reduce time in the office

“Patients and office staff want to reduce time in-house,” he added, taking financial and administrative functions out of the office, and moving them online for remote interaction.
The pandemic has put more financial stress on patients and made payment collections more complicated as everyone struggles with the pandemic economics of high unemployment and remote work.

“Flexibility is the most critical demand,” Poche said, “and payment flexibility has become more important than ever as patients and practices both have to work harder to manage their cash flow.”

Global Payments Integrated’s services allow physician practices to create recurring payment plans, allowing some options for patients who need more time to pay. The company’s technology also allows the practice to securely store cards-on-file for easy future payments and enable quick, secure online patient payments on a practice website.

The system accepts all forms of payment, including debit and credit cards, automated clearing house, health savings accounts, and flexible spending account payments. The system can capture and apply digital signatures to disclosure forms at appointment check-in.

Security is also a serious issue during the pandemic as cases of fraud escalate. Global Payments Integrated’s systems can enhance payment and patient information security, Poche said. The system reads EMV credit-card chips and uses encryption and tokenization to protect cardholder data.

Improving the patient experience

Global Payments Integrated can also improve the patient experience and enable more efficient communication, Poche said. The system interacts with telephone systems linking them to a central database of patient scheduling and payment information.

Patient interaction has moved to telephone and video chat and Global Payments Integrated systems can help office staff retrieve patient scheduling and payment information for those callers, Poche said.

For example, CallPop, a Global Payments Integrated feature, integrates with practice telephone systems. That allows practice staffers to identify patient callers immediately with a smart caller ID system and locate patient scheduling information, insurance information and administrative notes. The system also allows users to generate two-way text alerts that help the practice and patients to filter spam calls.

The systems are scalable, Poche said, and can be used by practices of all sizes. The systems can be installed in about 48 hours.

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