Recurring Payments

BEST PRACTICES AND IMPORTANT TIPS TO
HELP YOU SUCCESSFULLY SET UP AND
MANAGE AUTOMATED PAYMENTS

Practice Management **Bridge**®

Merchant Account

DHH Danbury

Additional Information

PatientIDs

Card Information

4111111111111111

Cardholder Information

Patient

123 Easy Avenue

Street Address (Line 2)

Niceville

State

Zip Code

Cancel

Submit

Confirm Creation of Recurring Payment Plan

Recurring payment plan to run 1 payment of $400.00 and 5
payments of $400.00 every 1 month(s) on the 26th day of the
month starting 07/26/2024.

OK   Cancel

Contents

About recurring payments

> **💡 Best Practice**
>
> **Before you create a recurring payment plan, first add the patient's card to the Vault.** Taking this step will make it easier to make changes to the payment plan later.
>
> Recurring payment plans are not able to be edited. To make changes to a recurring payment plan, you will need to deactivate the plan and create a new one. If the card is stored in the Vault, you can retrieve it to create the new payment plan instead of contacting the patient again for the card information.

There are two tabs to choose from when creating a recurring payment plan:

Recurring Payment Plan Details	
By Balance Due	By Installment Amount

By Balance Due
This option calculates the installment amounts for you, based on the total amount due and the number of installment payments that the patient will make.

When to use this tab
- If the total due is an uneven amount. To divide the uneven amount, the system will make the first payment larger, and the remaining payments will be split evenly.

By Installment Due
This option lets you set the installment amount and number of installments that the patient will make

When to use this tab
- If the total due is an even amount.
- To collect one payment on a future date.
- To collect dues for memberships, packages, and other subscriptions on a set weekly or monthly schedule.
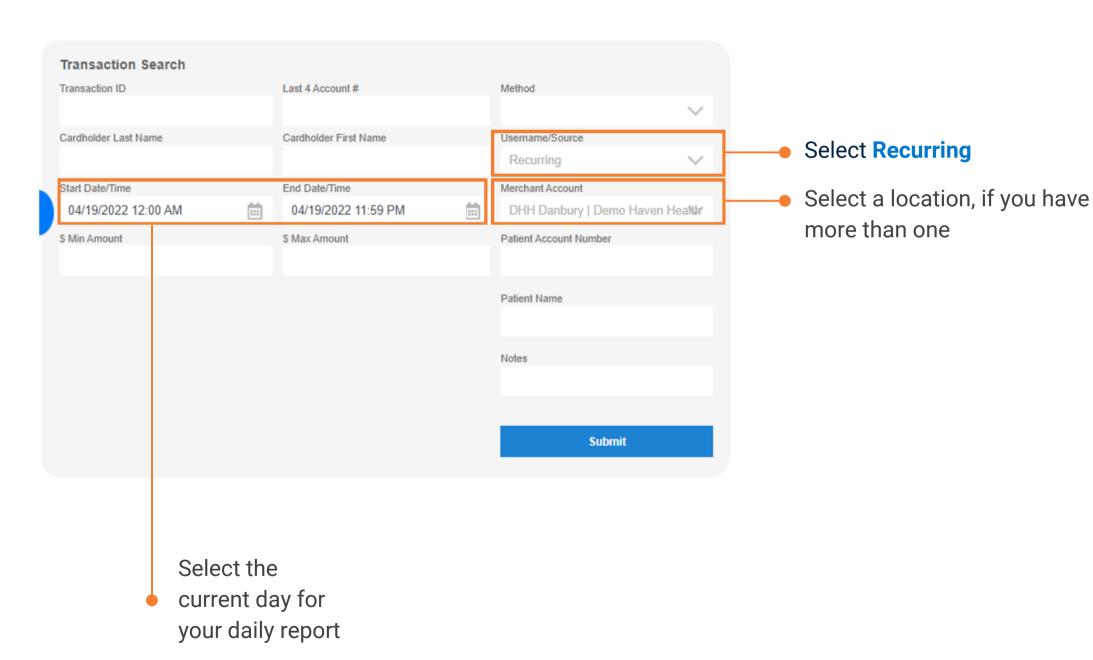
Managing recurring payments

Searching for failed payments

Important

Due to high volume on the 1st and 15th of the month, recurring payments run towards the end of the day. Conduct your posting and reconciliation activity towards the end of the day instead of early morning. Run a daily report of all recurring payment plans to identify any declined recurring payments.

Use Transaction Search to locate recurring payments.

Transaction Search

Transaction ID	Last 4 Account #	Method

Cardholder Last Name	Cardholder First Name	Username/Source
		Recurring

Start Date/Time	End Date/Time	Merchant Account
04/19/2022 12:00 AM	04/19/2022 11:59 PM	DHH Danbury	Demo Haven Health

$ Min Amount	$ Max Amount	Patient Account Number

Patient Name

Notes

Submit

Select **Recurring**

Select a location, if you have more than one

Select the current day for your daily report

Managing recurring payments

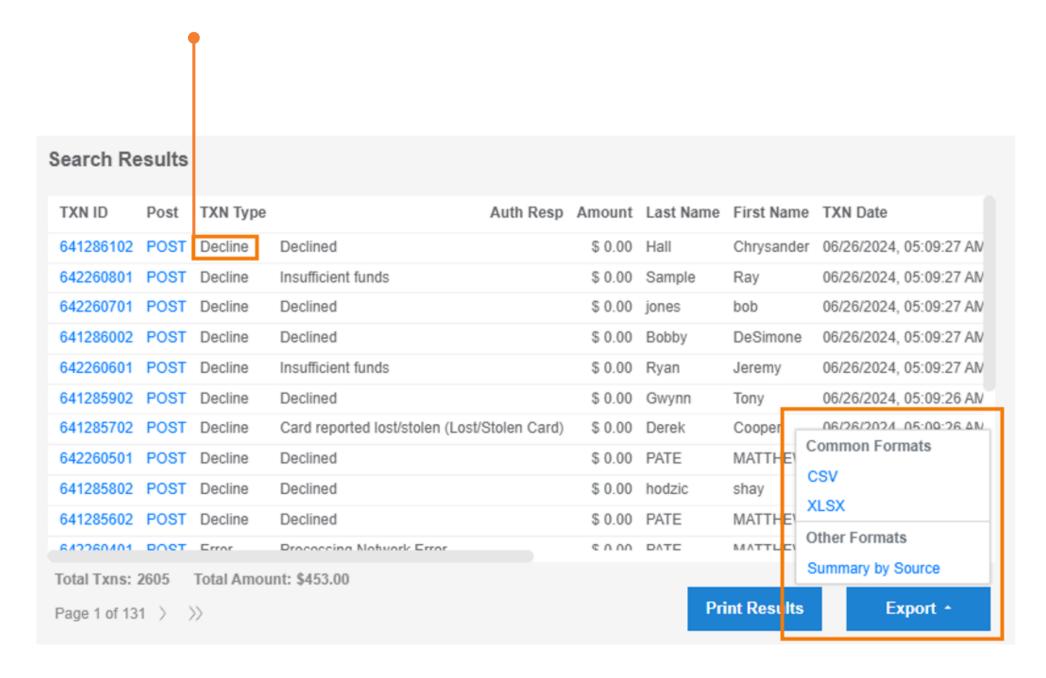## Identifying failed payments

> **💡 Best Practice**
>
> If you are working with a large numbers of recurring payments, export a report of the search results as a plain text Comma Separated Value (CSV) file or as a Microsoft Excel (XLSX) file.
>
> Declined payments will have **Decline** in the **Transaction Type** column.
>
> | Transaction Id | Transaction Type |
> |---|---|
> | 412289201 | Decline |

After you search for recurring transactions, locate any that were declined.

In the **Transaction Search** results, failed recurring payments have **Decline** in the **TXN Type** column.

Search Results

TXN ID	Post	TXN Type		Auth Resp	Amount	Last Name	First Name	TXN Date
641286102	POST	Decline	Declined		$ 0.00	Hall	Chrysander	06/26/2024, 05:09:27 AM
642260801	POST	Decline	Insufficient funds		$ 0.00	Sample	Ray	06/26/2024, 05:09:27 AM
642260701	POST	Decline	Declined		$ 0.00	jones	bob	06/26/2024, 05:09:27 AM
641286002	POST	Decline	Declined		$ 0.00	Bobby	DeSimone	06/26/2024, 05:09:27 AM
642260601	POST	Decline	Insufficient funds		$ 0.00	Ryan	Jeremy	06/26/2024, 05:09:27 AM
641285902	POST	Decline	Declined		$ 0.00	Gwynn	Tony	06/26/2024, 05:09:26 AM
641285702	POST	Decline	Card reported lost/stolen (Lost/Stolen Card)		$ 0.00	Derek	Cooper	06/26/2024, 05:09:26 AM
642260501	POST	Decline	Declined		$ 0.00	PATE	MATTHEW	
641285802	POST	Decline	Declined		$ 0.00	hodzic	shay	
641285602	POST	Decline	Declined		$ 0.00	PATE	MATTHEW	
642260401	POST	Error	Processing Network Error		$ 0.00	PATE	MATTHEW	

Total Txns: 2605   Total Amount: $453.00

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Print Results   **Export** ▲

Common Formats
CSV
XLSX
Other Formats
Summary by Source

Managing recurring payments

A payment was declined – now what?

Scheduled payments can fail for several reasons, including if there are insufficient funds available, if the card has been used for suspected fraudulent activity, or if the card is expired or no longer in use.

What the system does:
When a recurring payment fails for any reason, the Practice Management Bridge® system retries the payment method according to the schedule on page 7 or according to your practice's custom retry settings.

What you should do:
Contact the patient first to gather information on why the payment failed, and then decide how to proceed. In some cases, the issue with the payment method is only temporary. In other cases, you should deactivate the plan and create a new one with updated payment information.
Note: You will not be able to hold the payment plan while you communicate with the patient.

If a transaction is declined due to insufficient funds:

→ notify the patient and wait for the system to retry the payment method.
Note: Partial payments are supported. If a partial payment is collected from a debit or HSA card, the system will move on to collect the next payment as scheduled.

If a transaction is declined due to an issue with the card or any reason besides insufficient funds:

→ contact the patient for their new card information and create a new payment plan.

Managing recurring payments

System retries

The Practice Management Bridge® system automatically retries declined recurring payments according to the schedule below. To turn off or change failed payment retries, contact Care at **care@rectanglehealth.com** or call **800-337-3630**, option 3.

Payment Plan Type	Retry Frequency	Number of Retry Attempts
Created on the **By Balance Due** tab	If the first installment of the payment plan fails, the payment method is retried once every day. If a later installment fails, the payment method is retried once after 7 days.	For the first installment: unlimited attempts For the remaining installments: 1 attempt
Created on the **By Installment Amount** tab	If any of the installments fail, payment is retried once after 7 days.	1 attempt
One-time future payment created on either tab	If the one installment fails, payment is not retried.	0

> ⓘ **Important**
>
> To stop the system from retrying a payment, deactivate the failing payment plan.

Managing recurring payments
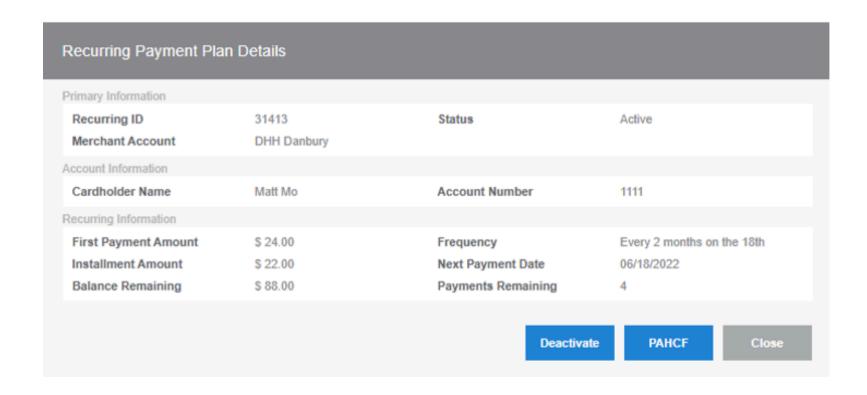
Deactivating payment plans

> ### 💡 Tip
>
> The best way to search for a specific payment plan is to enter the cardholder name or an **Additional Information** field that was filled out when the payment plan was created (patient name, patient account number).

Search for the payment plan in **Recurring**, and then click the hyperlink under **Recurring ID** to open the details.

On Recurring **Payment Plan Details**, click **Deactivate.**

What to do next
Create a new payment plan with updated payment information. See the User Guide within the Resource Center on the platform for more information.

Breaking a total cost up with installment payments

Sample scenario

Best Practice

Always review the details of payment plans before you create them on the **Confirm Creation of Recurring Payment Plan** message. Once you click **OK**, you will not be able to modify the payment plan.
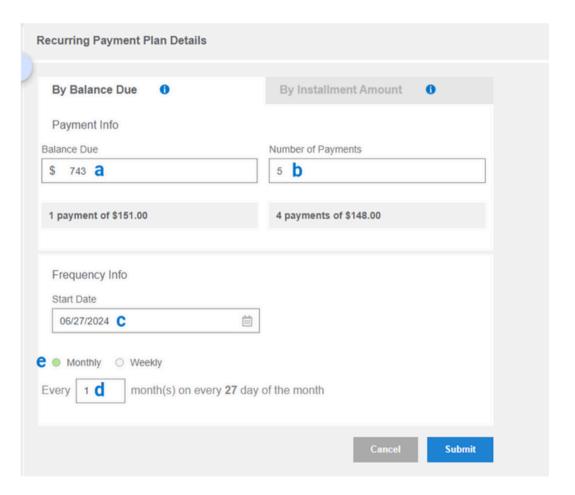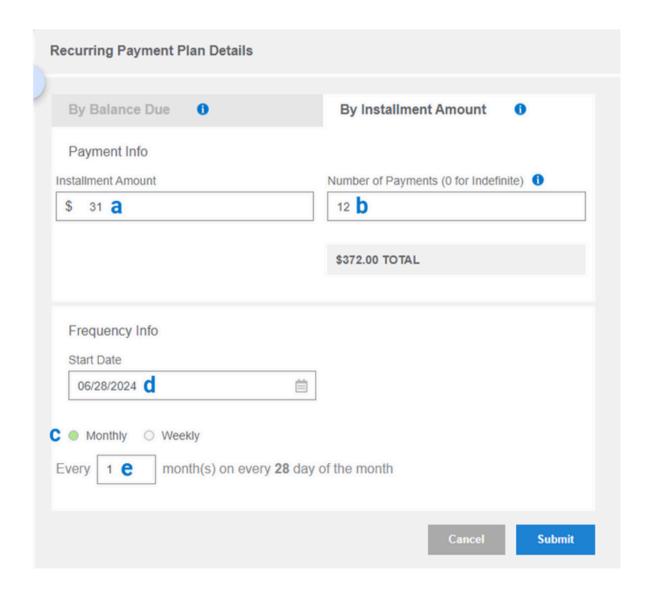

The payment plan policy at PMB Smiles is to offer installment payments for treatment balances over $500.

A longtime patient at PMB Smiles, Jack, is suffering from a cracked tooth and requires a crown, which will cost $743 (a) out of pocket.

At checkout, an office staff member, Jill, informs Jack of his financial responsibility and asks whether he would prefer to make one payment or to set up a payment plan to pay his balance in smaller amounts over time. Jack opts for a payment plan to split his total balance into 5 payments.

Jill first selects the **By Balance Due** tab, because the balance that Jack owes is an uneven amount.

Jill then sets the payment plan to split the total (a) into 5 (b) installment payments, and she informs Jack that the first installment will be $151, and the remaining 4 will be $148. Jack's card will be charged on the **30th** (c) of **each** (d) **month** (e).

Recurring Payment Plan Details

By Balance Due ⓘ	By Installment Amount ⓘ

Payment Info

Balance Due	Number of Payments
$ 743 **a**	5 **b**
1 payment of $151.00	4 payments of $148.00

Frequency Info

Start Date

06/27/2024 **c**

e ● Monthly ○ Weekly

Every 1 **d** month(s) on every 27 day of the month

Cancel   Submit

Collecting a set number of weekly or monthly fees for memberships, subscriptions, and other packages

Sample scenario

Best Practice

Always review the details of payment plans before you create them on the **Confirm Creation of Recurring Payment Plan** message. Once you click **OK**, you will not be able to modify the payment plan.

Dental practice PMB Smiles offers a monthly membership option to patients who do not have dental insurance.

For **$31 per month** (a), members get access to preventative care for **the year** (b) at a reduced cost. **Monthly** (c) membership dues are charged on the first (d) of **each month** (e).

Collecting indefinite weekly or monthly fees for memberships, subscriptions, and other packages

Sample scenario

Best Practice

Always review the details of payment plans before you create them on the **Confirm Creation of Recurring Payment Plan** message. Once you click **OK**, you will not be able to modify the payment plan.

Primary care practice PMB Primary operates on a membership model.

Patients pay **$45** (a) per month (plus a small visit fee) **indefinitely** (b), or until they cancel their membership, to access unlimited primary care services. **Monthly** (c) membership dues are charged on the **31**st* (d) of **each month** (e).

* When recurring plans are set to run on the last day of a month that is longer than other months, the plans run on the last day of the shorter months. For example, this plan that is set to run on July 31 will also run on September 30.

Recurring Payment Plan Details

By Balance Due | By Installment Amount

Payment Info

Installment Amount
$ 45 **a**

Number of Payments (0 for Indefinite)
0 **b**

$0.00 TOTAL

Frequency Info

Start Date
06/28/2024 **d**

C ● Monthly ○ Weekly

Every 1 **e** month(s) on every **28** day of the month

Cancel Submit

Collecting a one-time, **future** installment payment

Sample scenario

Best Practice

Do not use the **By Balance Due** tab to schedule one future payment.

Always review the details of payment plans before you create them on the **Confirm Creation of Recurring Payment Plan** message. Once you click **OK**, you will not be able to modify the payment plan.

The payment plan policy at PMB Ortho is to require a 50% payment at the time of an operation and to collect the remaining 50% one month later.

Office staff member, Sam, collects $1,750 from patient Sarah the day of her knee operation and informs her that the remaining balance will be charged to her card on file the following month.

He sets up an automatic payment to collect the second half of her $3,500 out-of-pocket cost. Sam selects the **By Installment Amount** tab because there is only one future installment payment.

He creates the payment plan to charge Sarah $1,750 (a) one time (b) one month after her surgery (c). He leaves monthly (d) selected and enters 1 (e).

Recurring Payments: A Win for You and Your Patients

How to Position Recurring Payments

Best Practice

By getting patients to commit to making an initial, smaller payment, you will increase the likelihood of collecting in full. This is especially effective for larger medical bills, where the option for smaller payments increases the propensity-to-pay.

Recurring payments have become a societal norm with consumers expecting pay over-time options. These flexible payment agreements enable consumers, your patients, to feel financially heard and empower them to exercise healthcare because affordable payment options are made available.

Awareness of Recurring payment options like payment plans, memberships and installments should be promoted on your website, social media, and in office to foster an environment of financial consideration and encourage patients to get the care they need rather than avoiding medical treatment due to cost.

Successful tips for getting a YES

- Be **proactive** and **transparent** with amount patient will owe post-insurance
- Offer **flexibility and affordability** with a secured payment plan
- **Reassure** patients their cards won't be used for charges other than agreement
- Educate on the **security** measures in place to prevent credit card fraud or mishandling with encryption
- Encourage the office team to focus on **patient care**

Benefits of Recurring Payments:

- Increased collections and predictable revenue
- Terms set by your practice
- Patient satisfaction and loyalty
- More referral opportunities