



# Reducing Counter Payments

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### Aim

To achieve reduction of 20% counter payment transactions by Dec-22, from average of 74% in FY21.

## Background

CGH SOCs embarked on the counter-less journey since 2021 with various initiatives. The team studied the possibility to further reduce payment transactions over the counter through a targeted approach by our patient profiles.

## Methodology

## Plan:

The team studied the different payment profile groups, payment workflow and counter payment methods. The revised workflow targeted the existing Mobile Payment (MPAY) ineligible group without medication to bypass the counter. Additionally, patients who would like to bill to their Medisave (MSV), medical benefit cards, are encouraged to do online payment instead of counter transactions.

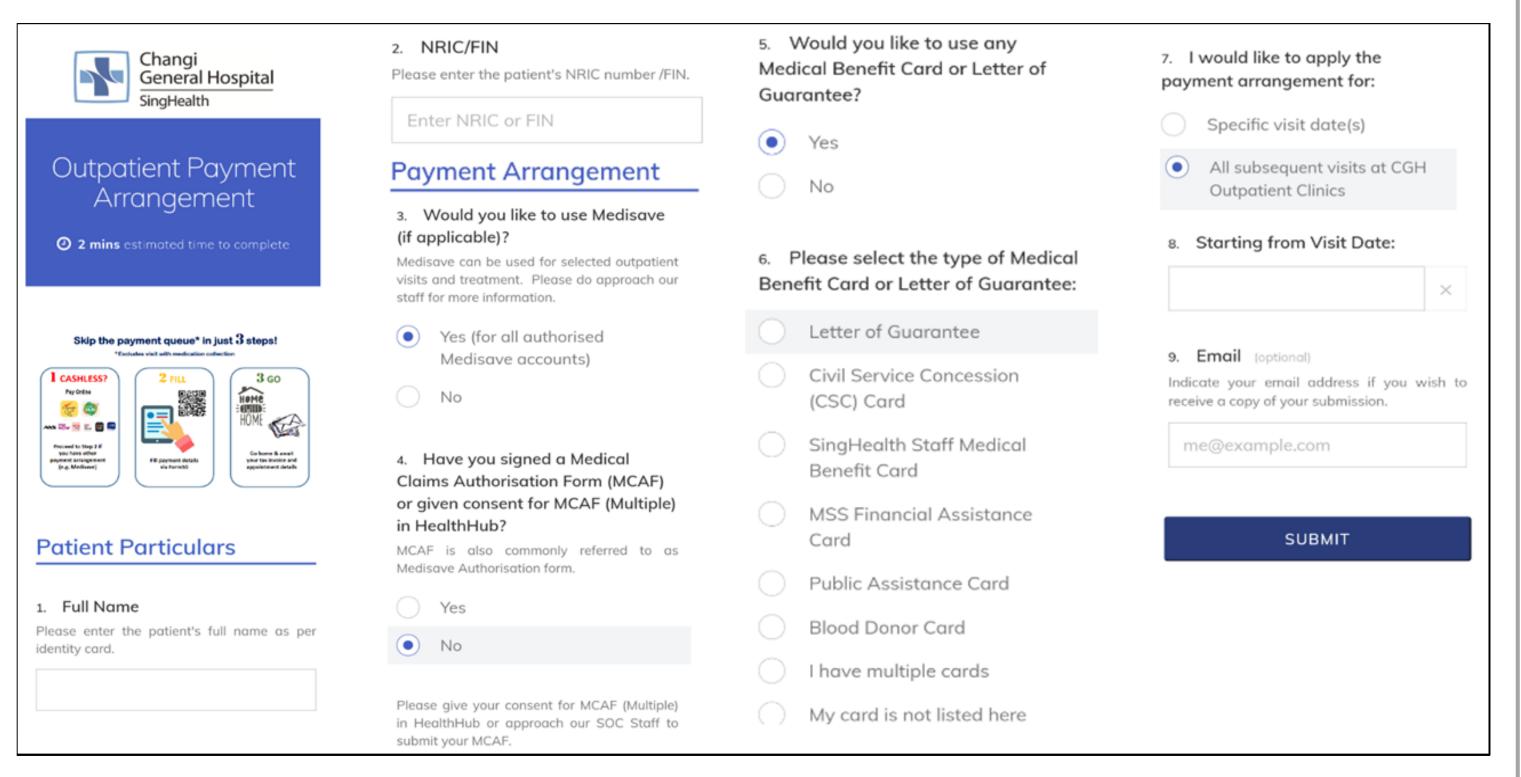
#### Do:

The initiative was piloted, along with new case self-registration, with FormSG creation for patients to submit their supporting documents for their visit. Patients, who were previously unable to MPAY and had to approach counter, may now authorise their preferred payment arrangement and submit their supporting documents via FormSG. This allows them to bypass the counters and staff would backend retrieve the information for payment processing.

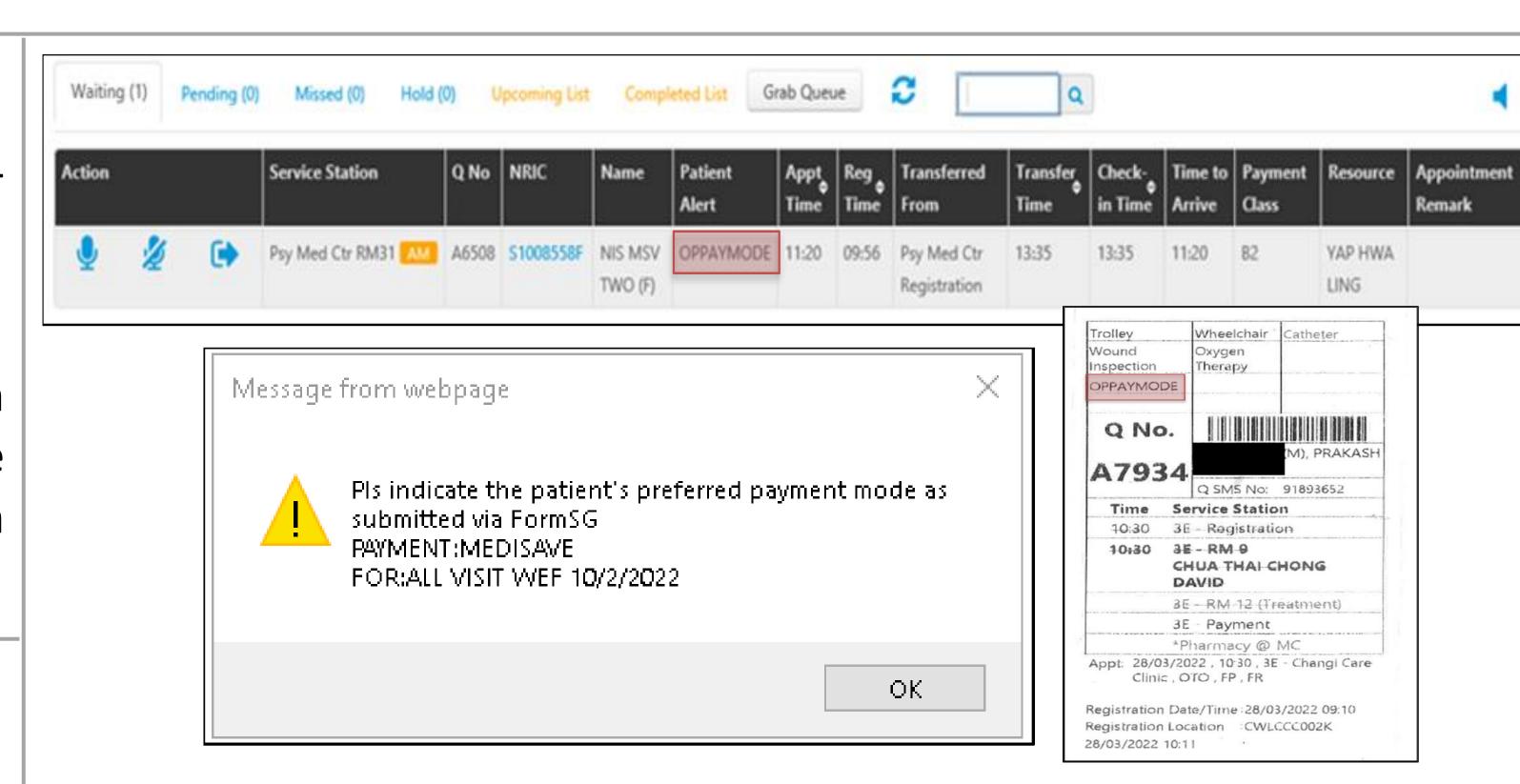
## Study:

Through the pilot, the team refined the processes, as below:

<u>FormSG</u>: Clarity on the applicable visits (either specific visit or all subsequent visits) as authorised by patient. This allows us to receive the standing instructions on patient's payment arrangement esp. for MSV usage.



<u>Easy Identification of Patients by Staff</u>: OAS patient alert is tagged for on-boarded patients. Enhancements were done for the alert to be reflected on 1Q system and staff's copy of the queue ticket for staff to identify such patients and send them off directly postappointment.



Staff Communications & Campaign: To further decongest the counters, standardised payment communication scripts (including collaterals) for both on-boarded and non-boarded patients were developed to drive the overall counter-less experience and to encourage sign-ups respectively.

Skip the payment queue in just 3 steps!

I CASHLESS?

Pay Online

Sing-Health Hub iPay

VISA MASTERCAN M

NETS POY POY ANYONE POLICE!

Diners Club NTENNATIONAL

Pay SAMSUNG Pay

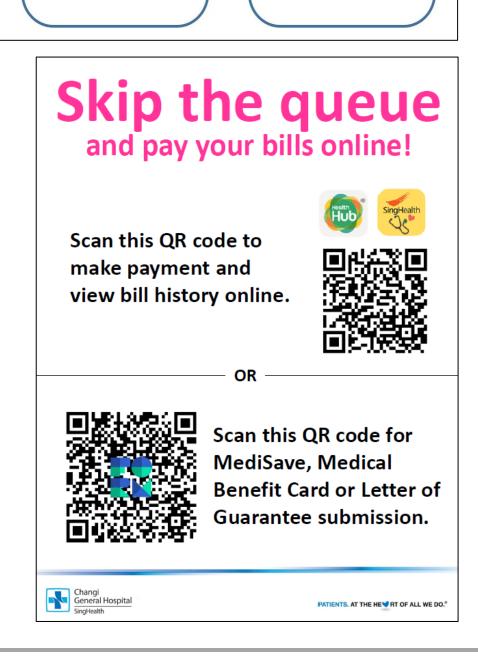
ou have other billing

(e.g. Medisave)

The team also launched the SOC GO!
Campaign with appointed champions
from each clinics to further the efforts.
This was supplemented with staff
engagement sessions to promote the
use of the communication script.

#### Act:

The initiative was eventually implemented to all CGH outpatient clinics including AHP clinics. It is sustained through the SOC GO! Campaign for staff to continue with the promotion of the initiative for higher sign-ups.



Fill billing details via

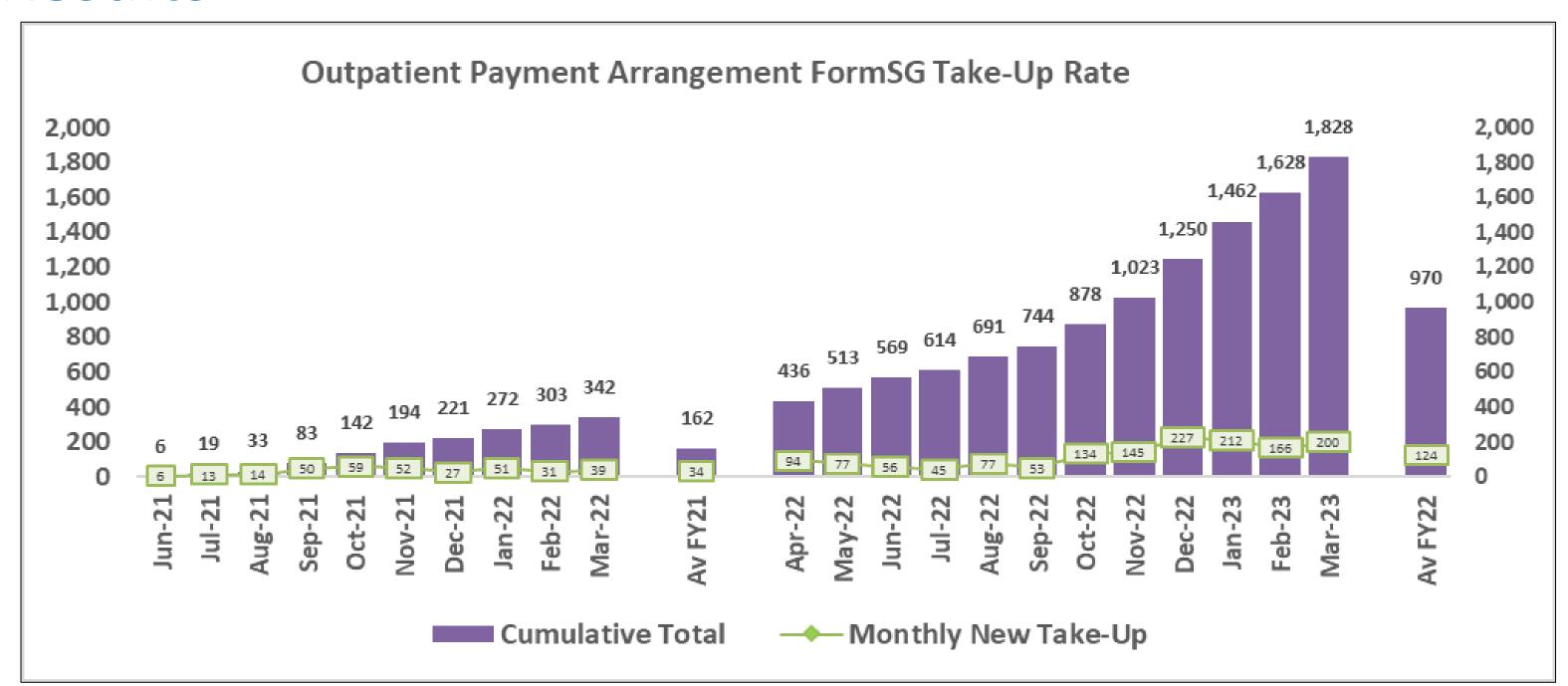
 $3 \, \mathsf{GO}$ 

Go home & wait to

invoice and appt

HOME

#### Results



- 1. Total of 1,828 on-boarded patients by FY22.
- 2.Counter payment transaction reduced by 22%, from 74% in FY21 to 52% in Dec 22. This was further reduced to 37% in Mar-23 with the campaign efforts.
- 3.Manpower savings = 3 min/transaction X Total off-site payments in FY22 (122,644) = 367,932 min/year (6,132 hrs/year, 24.4 hrs/day) = 3 FTE/Day

## Conclusion

We achieved 22% reduction in counter payment transactions in Dec-22, and **50%** reduction in counter payment transactions by Mar-23. With the success, the initiative was implemented to all CGH outpatient clinics including AHP clinics. This provides a similar patient experience across all outpatient settings and supports the cluster's direction towards counter-less.