eStudy
Healthcare Practice Payments Technology for Behavioral Health & Counseling
How Features, Security & the Submerged Payment Can Benefit Software Developers, Practices and Patients
OpenEdge Research & Development Group
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Executive Summary

Both the health care software development field and payments technology field are emerging from periods of market disruption. Modernization programs and security requirements rewrote the playbook for what services were needed. The technologists who responded to these changing conditions emerged with better, competitive products.

In the wake of this uncertainty, the payments market is becoming more dynamic. Mobility, cloud-based solutions, security and cross-platform options make for convenience and choice for consumers wherever they pay – whether at the restaurant, the retail store or the therapy center.

The behavioral health and counseling fields are unique in terms of how the patient pays. Certainly, patients want options for co-pays (for instance, paying for services by credit card, through automatic recurring payments, on a device or through patient portals). But, by the nature of the industry, they also want payments to be discreet and unobtrusive, so OpenEdge offers the Submerged Payment for patients to pay on their terms.

OpenEdge, through the single-API EdgeExpress payment integration model, offers a highly functional payment solution, form-fitted for your software. The result? Streamlined operations for behavioral health practices and greater market share for your software product.

Learn more. Please read our eStudy, Healthcare Practice Payments Technology for Behavioral Health & Counseling.
Chaotic Markets, New Opportunities

Technology Development & the Medical Industry

The medical industry has gone through a great deal over the last few years – disruptive changes that have affected not only how professionals deliver care, but how they use technology in practices and agencies. These upheavals in the behavioral health and medical fields, while positive overall, have meant hardship for many.

For partners and agencies, it’s meant expense and effort to update office procedures and implement new systems.

Developers of practice management systems have had to delay adding new features and functions, because development cycles were dedicated to keeping software relevant and competitive in the face of new requirements.

New Requirements

Here are some of the programs and market dynamics occurring in health care:

Meaningful Use. At its core, this program focuses on the improvement of healthcare infrastructure, leveraging technology. It grants incentive payments to eligible professionals or hospitals who can demonstrate that they have engaged in efforts to adopt, implement or upgrade certified EHR technology. The result has been a torrent of technology developers entering the health care arena, providing not only Electronic Health Record systems, but also Electronic Medical Record and Practice Management software.

ICD-10 Coding. Recent wholesale revisions to the International Statistical Classification of Diseases and Related Health Problems (ICD) impact nearly every business-related function within a practice, from billing to care plans to insurance claims. If practices were using any sort of management system tracking ICD codes (chances are, they were), the new system requires significant overhauls of technology and process.

Security & HIPAA. Keeping patient records safe has always been crucial. HIPAA, the Health Insurance Portability and Accountability Act, sets the standard for protecting sensitive patient data. Any company dealing with protected health information (PHI) must ensure that all the required physical, network, and process security measures are in place and followed. As practices have moved their sensitive data onto networks and cloud solutions, the need to protect systems has increased. With high-profile data hacks in the news, practice groups have employed IT and security professionals to buttress their systems against these threats.

Consolidation & Process. In a market with declining payer reimbursements and increasing costs, many practices have decided to pool resources, realizing economies of scale through mergers and acquisitions. This sort of change requires an utter rethinking of how business is conducted – new offices, new processes, new computer systems.

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The good news is that after several years of disruption, the pace of change has eased. Medical practices have adapted and many software developers have introduced powerful versions of their products, with new suites and modules. Even though the industry was in reaction mode, responding to market conditions, the outcome was surprising – companies delivered better software systems.

Now that the bulk of development to meet these requirements is complete, developers can turn their attentions to innovation and to adding features.

Disruption in the Payments Industry, Too

The payments industry has suffered through similar shifts, affecting its ability to bring new product to market. Most of the changes pivoted on card data security. Here’s just a sampling of recent programs:

**PCI Security Compliance.** The Payment Card Industry Security Standards Council (PCI SSC) was launched in 2006 to manage the ongoing evolution of the Payment Card Industry (PCI) security standards with a focus on improving payment account security throughout the transaction process. The payment brands and acquirers are responsible for enforcing compliance, enacting requirements for those accepting and managing electronic payments.

**In-scope; Out-of-scope.** The PCI’s security standards are very clear about how cardholder data are accepted, stored and transmitted. There are scenarios in which PCI requirements can be bypassed altogether, but information must be handled in specific ways. This option – to be in- or out-of-PCI scope – forced many payments companies to decide precisely how they wished to handle security and conduct business.

**QIR™.** After a decade of PCI, the Council enacted a new program – Qualified Integrators & Resellers (QIR™) – a certification for “the secure installation of Payment Application Data Security Standard (PA-DSS)-validated payment applications into merchant environments in a manner that facilitates PCI Data Security Standard compliance.” This was a response to hackers shifting their attentions to the smallest, most vulnerable businesses. It means that any small business putting in a management system handling payments must have it done by a QIR-certified security professional.

**EMV chip cards.** EMV – the secure chip cards requiring consumers to dip (not swipe) – entered the US market several years ago and has been slowly rolling into different industries where on-site card fraud is a concern. For software and hardware developers, EMV represented a major shift in focus.

This perfect storm of security requirements – some mandated, others simply “best practices” – affected our go-to-market strategy. We had to respond even while building a payment platform for the behavioral health industry. The outcome was similar to what developers in the health care space experienced – a better product after a flurry of updates.
The Case for Medical Practice Payments Technology

Commodity or Game Changer?
Payments are becoming more dynamic. Mobile payment transactional volume will exceed a trillion dollars ($1,000,000,000,000) in the next decade. Payments are aligning with apps, offers and geo-fencing (device-linked, location-based commerce). Emerging check-out and shopping models are based around devices and non-traditional point-of-sale scenarios. People want convenience and security when paying, whether at their favorite diner, while shopping for birthday gifts, or concluding a therapy session for help to quit smoking.

This vision is contrary to the view of some business management system developers, who often view payments integration as a commodity and something simply needed in order to have a working solution. In fact, that opinion is probably more common in health care practice management, as integrated solutions (where the payments and the practice management system are seamless) are rarer in the field.

Patients are Asking for it
Ask your customers. Medical practices report that patients are becoming more adept and knowledgeable on payment options. Mobile, NFC, multi-functional patient portals, front office co-pays, kiosk payments, recurring payments, wellness plans – there have never been so many avenues to pay a medical bill. The practice management system not offering advanced payment functionality is at a disadvantage. While payments integration was once a commoditized service, it’s clear that forward-thinking, technology-led payment companies are offering exciting new products to satisfy patients, health care offices and practice management system developers.

For the latest in payments technology for Behavioral Health practices, visit the OpenEdge Payments Blog
blog.openedgepayment.com

855.443.8377

Projected U.S. Mobile Payments
Gross Dollar Volume in Billions

Source: Statista Digital Payments
OpenEdge Practice Management Solutions for Behavioral Health

OpenEdge offers payment solutions custom-designed for the behavioral health and counseling fields. Available for integration in your software, OpenEdge Behavioral Health Solutions offer an array of payments-related products and services to meet the unique demands of your customers. Security, mobile payments and practice-specific services are all part of an easy, single API integration what will build your customer base and keep these specialty practices using your product.

The Unique Payment Needs of Behavioral Health Practices

OpenEdge understands that Behavioral Health is different than any other practice environment. Professionals are caring for a diverse patient population and treating varied conditions. Some operate in private clinics; others serve government and non-profit institutions. Front office co-pays are common, but not the only way your partners collect payments. Some practices are Medicaid/Medicare only; others are strictly cash practices. Recurring payments for group and wellness plans are considerations. Many have set up kiosks or iPads® to help with transactions. Your customers simply have a wide range of requirements for how they conduct business.
The Submerged Payment℠
Professionals with any experience in this field are aware that mixing business and quality care is a delicate balance. As in most health care settings, patients are vulnerable and very much focused on seeking help and treatment. These are scenarios where the "submerged payment℠" can be a best practice for behavioral specialists and counselors. Submerged Payments are a set of technologies that decreases the intrusiveness of paying for services. Consider a typical counseling session in which, at some point during the visit, billing and collections must enter the conversation. It’s invasive and awkward. Submerged technologies reduce this discontinuity through payment features such as:

**Patient Portals** – incorporating payments and billing into online patient portals transfers this business process from the office to wherever the patient chooses to access the portal (home or mobile).

**Back Office Collections** – credit/debit payments can be collected easily by office management staff through email or text notifications.

**Split Payments & Donations** – Among your partners in the not-for-profit arena, voluntary donations – often received from the patients served – are common. OpenEdge can offer split payments, a means to accept a single full payment, while dividing it into multiple, simultaneous transactions. Patients can seamlessly pay for care and help the institution.

**Recurring Payments** – Since many behavioral health services occur on a predictable schedule, practices can maintain cards on file for these repeat transactions, with automatic card data updating to prevent declined transactions.

OpenEdge & the Payment Cycle
OpenEdge’s significant technology investments have resulted in a platform that works for the health care field. We’re technology developers who focus on payments, so we own the technology and process the payment – the entire lifecycle from device interface to gateway to back-end.
The Impact on Behavioral Health Practices

The office using OpenEdge payments embedded within your software will see a host of manual, administrative tasks reduced or eliminated. In the front office, there’s an easier check-in using stored card data for collections. Payments information, within your software, posts to the patient profile. Billing and Revenue Cycle Management companies can post on the practices’ behalf. The act of even taking payments can be transferred from the front office to mobile or web-based tools. The intrusive act of passing out bills is removed from the treatment altogether, meaning a better patient experience!

Impact on Software Developers

These solutions from OpenEdge will be the payments engine inside your software, white-labeled as your own. In turn, this can help make your software more profitable and successful in the marketplace. Gain market share and sell more systems based on new payment features you bring to market though profit centers you control, like maintenance or upgrades. As your practice base adopts payments (OpenEdge boasts a 70% adoption across our portfolio), the features will become critically tied to the practice’s operations and cashflow. This makes for an extremely “sticky” customer using your solution for years. With OpenEdge’s revenue sharing model, there’s a clear lifetime value on a long-term horizon to your payments business.

Summary: Integration-Ready

Health care requirements have made for a new generation of practice management, EMR and EHR systems. PCI made for highly secure and functional payments technology.

The road is open to consider adding the next feature/function set – centered on payments – to your solution.
Who is OpenEdge?

OpenEdge helps software developers and businesses succeed by delivering secure and personalized payment solutions. As the integrated payments division of Global Payments, OpenEdge is driving innovation – adapting, scaling and simplifying how payments are processed, across platforms and points-of-interaction, in an increasingly complex landscape. OpenEdge serves more than 2,000 technology partners across 60 industry verticals throughout the United States and Canada.

EdgeExperts: A True Payments Partnership

Having a partner with market-leading technology solutions, while crucial, isn’t enough. You need a partner willing to invest in your success beyond the technology — a partner you can turn to for every technical payment question and who you can count on to stay on top of the latest advances. You’ll need to work with an organization with the in-house expertise to ensure the payment solutions you’re building work properly and have the right features. A developer’s partner has to live and breathe the payment solution, totally committed to our success from product creation to sales and marketing. EdgeExperts is a comprehensive array of services including:

- **Partner Revenue Share**
- **Code Samples, APIs & Consultation**
- **Full Developer Support**
- **Professional Marketing Support & Business Development**
- **Security Best Practices**
- **Dedicated Account Management & Strategic Planning**

Learn more about OpenEdge’s commitment to Health Care on our [Practice Management website](www.openedgepayment.com/practice-management)

855.443.8377
No Obligation Payments Consultation

To remain competitive, your software will need to evolve and stay on top of the latest payment methods. Integrated payments, while common in some health care software, are not as common for behavioral health and counseling solutions. You may not offer integrated payments (but would like to). OpenEdge can help cross that bridge, adding valuable features to your products. As technologists and innovators, OpenEdge will help you navigate emerging payment trends.

Contact us to discuss integrating advanced payments functionality into your solution.

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Sources
American Medical Association
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EMVCo, LLC
First Annapolis Consulting
Healthcare IT News
HeathScene
Markets & Markets
National Council for Behavioral Health
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