



# Premium Service Programme

Product Disclosure Statement

surgeon<sup>online</sup>

# Contents

- 01 Introduction
- 02 Registration
- 03 Account Manager
- 04 Data Entry
- 05 Banking
- 06 Cost
- 07 Collections
- 08 Informed Financial Consent
- 09 Commencement / Termination
- 10 Terms and Conditions

# Introduction

---

It is our pleasure to invite you to participate in Surgeonline's exclusive Premium Service Programme.

The purpose of this programme is to provide Surgeonline members with two major benefits: a drastic reduction in the administrative workload associated with managing their medical billing, and a significant decrease in the incidence of unpaid claims.

This Product Disclosure Statement outlines the features of the Premium Service Programme, then details the prerequisites for participation and the terms of service.



# Introduction

---

The **Premium Service Programme** is available with or without Data Entry on a per-invoice basis and includes:

- » Optional full invoice data entry directly from the surgeon's rooms.
- » Optional retrieval and correction of incomplete patient information.
- » Invoice calculation and distribution.
- » Payment of all benefits directly into the provider's nominated account.
- » Logging of all payments.
- » Automatic invoice resubmission and chasing of unpaid accounts.
- » Receipt generation and distribution.
- » Fielding of patient queries and complaints.
- » Creation of payment reports and tax deductible fee summaries for accountants.

The primary benefits of the **Premium Service Programme** are as follows:

- » A drastic reduction in administrative workload.
- » Automatic, prompt and thorough debt collection of outstanding invoices.
- » Surgeonline fees calculated on payments received instead of invoices sent.
- » Fewer unpaid invoices, leading to a net increase in overall income.
- » Unparalleled transparency via Surgeonline's web site, with all invoice calculations, partial payments, outstanding balances and debt collection notes fully visible at all times.

Please read the remainder of this document carefully, because participation in the Surgeonline **Premium Service Programme** is conditional upon your acceptance and compliance with the terms of service outlined herein.



# Registration

---

The **Premium Service Programme** registration process is as follows:

1. Nominate a bank account that can be used solely for receiving medical billing payments submitted via Surgeonline. If you need to create a new one, this can be done via online banking in a matter of minutes.
2. Enter the details of your new bank account into the Surgeonline web site and email [support@surgeonline.com](mailto:support@surgeonline.com) to notify us. We will then send you instructions for setting up a read-only bank account transaction feed.
3. Surgeonline will notify most health funds of your new banking details directly. For the remaining health funds that require your signature, you will be sent pre-populated forms to sign and return to us for processing.
4. Once your bank feed is live and all health fund registration requests have been processed and confirmed, you will be allocated a Surgeonline account manager who will contact you to introduce themselves. You will then be ready to commence billing.

Your Premium Service will not commence until you have received confirmation from Surgeonline that your registration is complete. Please note that any invoices you submit prior to receiving this advice will not be processed as Premium Service invoices.



# Account Manager

---

Upon completing your **Premium Service Programme** registration, you will be allocated an experienced medical billing administrator to be your account manager. Your account manager will be responsible for every aspect of your Premium Service and will be your primary contact for all queries.

Your account manager will not be responsible for any queries unrelated to your billing such as patient recovery and referral issues.

Although requests for certain individual Surgeonline account managers will be taken into consideration, the allocation of your account manager will ultimately be at Surgeonline's discretion. Surgeonline only employs the most experienced and dedicated medical administration staff, but if at any point you are not satisfied with your account manager, please email us at [support@surgeonline.com](mailto:support@surgeonline.com) to discuss alternative arrangements.

Surgeonline reserves the right to terminate the employment of your account manager at any time without notice. In this situation you will be contacted immediately and allocated a new account manager.



## Data Entry

---

Providers sometimes prefer to do their own data entry for some or all of their cases, so the Premium Service is available with or without data entry on a per-invoice basis. Further details are provided in the Costs section. This section describes the features of the Data Entry Service.

Surgeons' rooms typically send out regular emails containing operative lists prior to the date of service. We recommend you organise to have your account manager's email address added to the recipient list of these messages to allow your invoices to be created in advance. They will then be left on your Invoices - Edit Saved page on the Surgeonline web site until final item numbers for the cases are available.

If you would like your Surgeonline account manager to handle all aspects of your data entry, you can send them your patient stickers, item numbers and any additional instructions such as gap charges. Your account manager will then generate and submit your invoices as per your instructions.

Alternatively, you can log in to your Surgeonline account once your list is complete and submit the invoices on your Invoices - Edit Saved page. This gives you the opportunity to edit any information that changed, insert the final item numbers for the case, add notes, customise the fee charged, submit the invoices and generate patient gap invoices as required.

If you choose to submit your own invoices, your account manager will have used the placeholder item number "30001" when entering the operation details. It will be your responsibility to replace this item number with the final item numbers for each case.

You can choose to create and submit new invoices yourself at any time if it suits you to do so. These will be charged at the lower cost Premium Service rate. The Premium Service with Data Entry fee is only charged when the initial patient data entry for the invoice was performed by your account manager.



# Banking

---

Surgeonline organises for all of your invoices to be paid directly into a bank account in your name. This ensures that you receive your funds as quickly as possible, and gives you the reassurance that no-one else is accruing interest on your money before it is forwarded on to you.

To be able to log all of your payments and chase up outstanding debts, your account manager needs to be able to view your bank account transactions. **A precondition of the Premium Service Programme is that your linked bank account is dedicated to your medical billing.** The reasons for this are threefold:

- » **Privacy** – Your personal banking activity remains entirely separate and private.
- » **Relevance** – Your account manager knows that every single transaction in the feed must be reconciled with your invoices.
- » **Cost** – The fees associated with the **Premium Service Programme** are kept to a minimum because Surgeonline incurs a charge for every itemised transaction.

Creating an additional account with your current financial institution typically only takes a matter of minutes using online banking.

Once your account is set up, Surgeonline will send you instructions for creating a read-only bank account transaction feed. This feed will transmit a daily list of transaction dates, amounts and references to your account manager's accounting package. Please note that:

- » The bank feed **does not** enable your account manager to log in or make changes to your bank account.
- » The bank feed **does not** enable your account manager to make deposits, withdrawals or transfers of any kind using your bank account.
- » Your account manager will only use the bank feed to log payments against your invoices. It will be treated as Commercial in Confidence and will not be downloaded, forwarded or shared without your express written consent.





## Cost

---

The **Premium Service Programme** pricing is levied per paid invoice as follows, depending on whether your account manager performed the Data Entry for you:



### Premium Service

**3%** of payments received,  
minimum \$6 per paid invoice  
(ex GST)



### Premium Service with Data Entry

**3.9%** of payments received,  
minimum \$7.80 per paid invoice  
(ex GST)

The Premium Service bank feed allows Surgeonline to charge a transaction fee that is based on payments received. This ensures that you do not pay anything for unpaid invoices, regardless of how long your account manager spends pursuing payment.

The Premium Service fee applies to each paid or partially paid invoice. The charges levied on additional partial payments are calculated to ensure the total fee charged is the same as it would have been for a single payment.

Your account manager will always pursue top-up payments for invoices paid below the amount to which you are entitled. Unlike other billing services that close partially paid accounts, the full transparency of Surgeonline's web site will clearly highlight any short-paid invoices.



# Cost

---

**Inclusions:**

The Premium Service fees include all of the services itemised in the Introduction section of this Product Disclosure Statement.

**Exclusions:**

The Premium Service fees do not include the following services:

- » Chasing of monies owed for invoices submitted prior to the completion of your Premium Service registration.
- » Third party debt collection agency fees where applicable.
- » Management of your expenses.
- » Management of your professional business relationships, including finding new work or filling lists.
- » Resolution of any other issues unrelated to your medical billing.



# Collections

---

Your account manager will monitor the payment of all of your invoices using your bank feed and will automatically pursue any that remain outstanding. You will not need to manually refer invoices for debt collection. All reasonable attempts will be made to recover unpaid invoices. This includes multiple phone calls, emails and letters as appropriate for each case.

Just as with Surgeonline's Debt Collection service, your account manager will take detailed notes on their progress. The Surgeonline **Premium Service Programme** offers you complete transparency by making these notes available to you at all times on the Payments – Received page of our web site. You are also free to add your own comments there if necessary.

A reality of medical billing is that despite all efforts, a small proportion of invoices will inevitably become bad debt. When this occurs, your account manager will give you the option of referring an invoice to a formal third party debt collection agency. The fee for this referral will be \$15 per invoice, which you can ask to be covered by the addition of late fees to your invoice. Such referrals will never be made without your consent.

On rare occasions, you may also incur further commissions from the third party debt collection agency. The extent of these fees will depend on the current fee structure of the debt collection agency used.

Your account manager will advise you if there are any changes you can make to your billing practices to reduce your incidence of bad debt. Such advice is evidence-based on the billing of thousands of providers so please follow it wherever possible.

It is important to note that Surgeonline is not liable for any bad debts. Surgeonline **will not reimburse** providers for any money that remains outstanding or uncollected. We will, however, use every means at our disposal to maximise your income because our incentives are aligned – we only get paid when you do.



# Informed Financial Consent

---

If you intend to charge your patients an out-of-pocket patient gap fee, it is mandatory that you provide a letter of Informed Financial Consent to each patient.

Surgeonline is under no obligation to pursue out-of-pocket invoice payments from patients that were not provided with Informed Financial Consent.

It is highly recommended that all patients receive a letter from you in their pre-operative information package distributed by the surgeon's rooms. If you already have an Informed Financial Consent letter then please send a copy to your account manager. Otherwise, your account manager can provide you with a template letter to customise for your needs.



# Commencement / Termination

---

## Commencement

Your Surgeonline Premium Service will commence once you have completed the steps in the Registration section and received confirmation from Surgeonline that you are ready to start billing. All subsequent invoices will be charged at the Premium Service rate outlined in the Cost section.

Any invoices submitted via the Surgeonline website prior to you receiving confirmation that your Premium Service registration is complete will not be included in the **Premium Service Programme**. Surgeonline will not be responsible for the collection of monies for invoices submitted prior to the date you were notified of the completion of your registration.

## Termination

Either party has the right to terminate the Surgeonline Premium Service at any time in writing.

If you wish to terminate the agreement, please email [support@surgeonline.com](mailto:support@surgeonline.com) and detail your wish to terminate the service in writing. Upon receipt of this email, Surgeonline will immediately terminate your Premium Service, and:

- » Your bank feed will be disconnected from your account manager's accounting software.
- » Unless you indicate that you wish to continue using our standard Data Entry service, your account manager will no longer automatically enter cases received from you or your surgeon's rooms.
- » Your account manager will cease pursuing any of your outstanding invoices, although you will still have the option of referring them to our standard Debt Collection service at your cost.



# Terms and Conditions

---

To participate in the Surgeonline **Premium Service Programme**, you must first read this document carefully and then email Surgeonline at [support@surgeonline.com](mailto:support@surgeonline.com) requesting that your account be upgraded to the Premium Service.

Participation in the Surgeonline **Premium Service Programme** is conditional upon your acceptance and compliance with:

- » All terms and instructions contained within this document.
- » The Terms and Conditions as published on the Surgeonline website at <https://www.surgeonline.com/pub/terms.html>.

Surgeonline adheres to a strict Privacy Policy which also covers all aspects of the Surgeonline **Premium Service Programme**.

The Surgeonline Privacy Policy is published on the Surgeonline website at <https://www.surgeonline.com/pub/privacy.html>.



The logo for surgeonline features the word "surgeonline" in a white, lowercase, sans-serif font. Above the letter "e" in "surge" is a stylized icon consisting of three concentric, upward-curving lines, resembling a Wi-Fi signal or a radio wave.

surgeonline

323 / 15-87 Gladstone Street  
South Melbourne VIC 3205

t. +61 (0) 3 9853 4312  
f. +61 (0) 3 9853 4310