

# **DENTAL BOUTIQUE PAYMENT OPTIONS**

## **PAYMENT UPFRONT**

If a patient is paying upfront to secure appointments you **MUST** take a deposit on the day of consult which can be paid via EFT, Direct Transfer or Cash

EFT - Pay upfront at FOC2

Direct Transfer - Provide patient with the clinics bank details, patient transfers in the room, sends a screenshot reference to you as the PC and to the reception email

Cash - Pays upfront at FOC2

How much deposit is required?

- Ideally, 50% deposit is required to secure appointments
  - Remainder of 50% deposit is to be paid prior to treatment starting
- If 50% deposit can not be paid on the day, please speak to your team leader about a lower amount (nothing lower than 20%)
- If a treatment plan is valued under \$1000 you must still take a deposit
  - If a patient is wanting to use there health fund for a treatment plan \$1000 or under please speak with your team lead about this regarding how much deposit is required, ideally a minimum amount of 20% is taken to secure the booking

It is imperative that **NO** appointments are made without a deposit.

## PAYMENT PLAN OPTIONS

	
ESTABLISHMENT FEE	\$52
ANNUAL FEE	No
ACCOUNT KEEPING FEE	\$8 Per Month
PAYMENT PROCESSING FEE	No payment Processing Fee *Late Fee on Payments of \$6
DEPOSIT REQUIRED	No
INTEREST	Interest Free for term of plan
MAXIMUM AMOUNT ON PLAN	\$30,000
TERMS	Plans from 6 months to 40 months
PLAN AMENDMENT FEES	No early exit fees

### CONTACT DETAILS

E: [operations@shophumm.com.au](mailto:operations@shophumm.com.au)

P: 08 8464 1854

### PROCESS FOR APPLICATION

- applicant must be over 18 years old
- application all online - form of ID - license only
- can use bank details for payment method (bank details in name of applicant only) - Australian Resident
- high approval rate for full time workers and self employed applicants with ABN - regular income and employment details

### APPLICATION PROCESS TIME

5-10 mins.

### APPROVAL TIMES

On the spot for instant approval, if declined then it is approx 24 hours for special approval applicants\*

### TIPS & TRICKS FOR HUMM APPLICATIONS

If Humm doesn't get approved under the applicant's name, there is an alternative option for a 'guarantor' application. A guarantor application is where another person (family, partner or friend) submits the application.

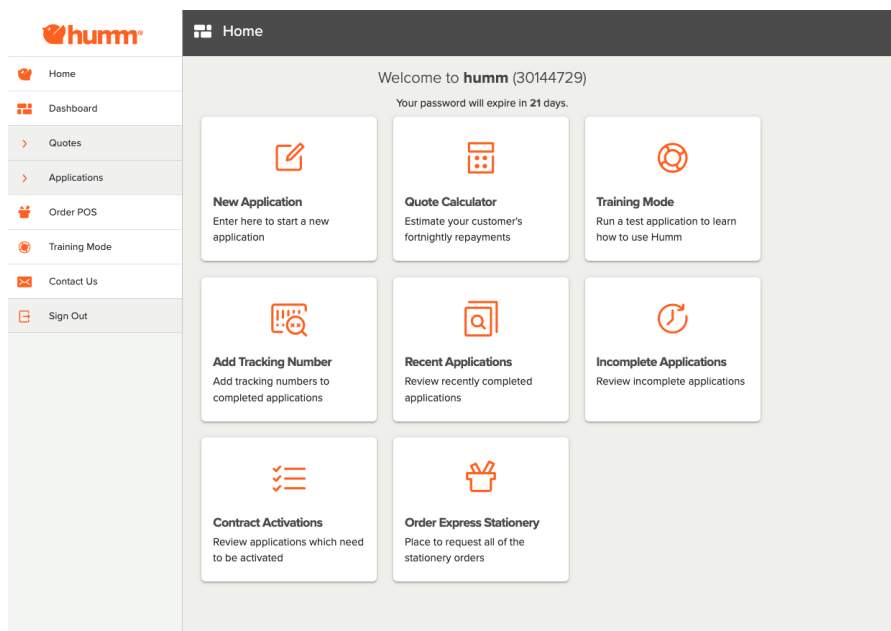
Important things to note about the guarantor application:

- The application will not be in the patient's name it will be in the name of the person applying, this means that the person who has applied for the loan is liable for the payment plan
  - During the application all identification and information needs to relate to the person applying. Once the account is set up the applicant can call Humm and change the payment details to be the patient's details if required.

If someone says they work casually, attempt to put them down as part time.

## HUMM APPLICATION PROCESS

1. Check eligibility with patient
  - Current working situation (Role, FT/PT/Casual//Owner)
  - Do they have any 'fast loans'
2. Quote Calculator
3. New Application
  - Drivers License
  - Work Details (Name, Contact Number, Address)
  - Living Expenses
  - Bank Details



## SPECIAL APPROVAL

1. If a patient declines, please call Humm while the patient is with you and see what documents are required. (08) 8464 1854 is their direct line.

2. Wherever possible assist the patient to send the documents over with you on the day, the most common documents are as follows:
  - a. 2 recent pay slips
  - b. RECENT 60 day bank statement of a savings account (present - to 60 days ago) Front and back of license
  - c. Any phone/utility/gas bill with their current address (this should match the license)
3. Send the special approval docs to [operations@shophumm.com.au](mailto:operations@shophumm.com.au)
4. Await response from Humm, once plan has been approved it will land in the ACTION REQUIRED TAB, and then commence plan as normal.



ESTABLISHMENT FEE	\$59.90
ANNUAL FEE	
ACCOUNT KEEPING FEE	\$3.50
PAYMENT PROCESSING FEE	\$2.95
DEPOSIT REQUIRED	\$0
INTEREST	Interest Free for term of plan
MAXIMUM AMOUNT ON PLAN	\$10,000
TERMS	12 months 24 months 30 months  Monthly or fortnightly payments
PLAN AMENDMENT FEES	\$12.95 to exit plan

### CONTACT DETAILS

E: [applications@payright.com.au](mailto:applications@payright.com.au)

P: 1300 338 496

### PROCESS FOR APPLICATION

- applicant be must over 18 years old
- application all online - form of ID - license only
- can use bank details for payment method (bank details in name of applicant only) - Australian Resident
- high approval rate for full time workers and self employed applicants with ABN - regular income and employment details

### APPLICATION PROCESS TIME

- 5-10 mins.

### APPROVAL TIMES

- On the spot for instant approval otherwise automatically declines

### **PAYRIGHT APPLICATION PROCESS**

1. Check eligibility with patient
  - Current working situation (Role, FT/PT/Casual//Owner)
  - Do they have any 'fast loans'
2. Quote Calculator
3. New Application
  - Drivers License
  - Work Details (Name, Contact Number, Address)
  - Living Expenses
  - Bank Details

### **SPECIAL APPROVAL**

- With Payright, the documents required will change depending on the patient. Once you call Payright on [1300 338 496](tel:1300338496), they will inform you of what the patient needs to send to you and then on to them. Their email for special approvals is [applications@payright.com.au](mailto:applications@payright.com.au)



ESTABLISHMENT FEE	*Dependant on loan company
ANNUAL FEE	*Dependant on loan company
ACCOUNT KEEPING FEE	*Dependant on loan company
PAYMENT PROCESSING FEE	*Dependant on loan company
DEPOSIT REQUIRED	*Dependant on loan company
INTEREST	From 7.5%
MAXIMUM AMOUNT ON PLAN	\$2,000 - \$50,000
TERMS	*Dependant on loan company
PLAN AMENDMENT FEES	*Dependant on loan company

### **CONTACT DETAILS**

E: [dan@prettypennyfinance.com.au](mailto:dan@prettypennyfinance.com.au)

P: 0421 431 885

### **PROCESS FOR APPLICATION**

#### Documentation

- \* A clear photo of Driver's Licence Front and Back
- \* Medicare Card
- \* Last two Payslips

#### Contact details

- \* Mobile Number
- \* Email Address

#### Information

- \* Loan Amount?
- \* Marital status?
- \* Partners Income annually, roughly (If partnered, we do not use partner for the application, its just to split living costs)
- \* Number of financial dependants? (16 years of age and under)
- \* How long you've been at your current residential address? (under 2 years please provide previous address)
- \* How long you've been with your current employer? (under 2 years please provide previous employer)
- \* If you're renting or boarding? and what you pay for the reflective living situation per week?
- \* Or if you're mortgaged, what you pay monthly, if the mortgage is in joint names, loan balance roughly and the bank name?

### **PRETTY PENNY APPLICATION PROCESS**

Email Daniel directly at [dan@prettypennyfinance.com.au](mailto:dan@prettypennyfinance.com.au), with the patient's name, DOB, mobile, email and total treatment plan cost as well as the PDF of the treatment plan. I have also added a template below as well.

Hi Dan,

This is [X] from Dental Boutique, I have a patient that would like to apply for finance.

Patient name John Smith

DOB 11/6/76

Email [johnsmith@gmail.com](mailto:johnsmith@gmail.com)

Mobile 0456 765 666

Total treatment plan cost \$X

**\*\*Attach PDF of the treatment plan below\*\***

Dan will then call the patient, finalize a quote and send it to the patient within 48 hours. Only use Pretty Penny Finance as a final resort, the process is not instantaneous and it is interesting for the patient which we always want to avoid for the patient where we can.

## **SUPER RELEASE**



Super release is not to be used for cosmetic reasons, but only for health and functional reasons.

Supercare fee for early super release is \$680. Patients do not pay this upfront, we pay supercare and recoup this money by incorporating this fee within their treatment plan. Under no circumstances is a patient to take out a payment plan then release super to pay off the payment plan. Release of super must be used towards its intended purpose.

### **LODGE IN ROOM APPLICATION PROCESS**

1. Send through the patient details via your 'Patient Referral Portal' (without the support documents, if changes are still required to be made)
2. Please use the dedicated hotline to lodge patients in the room prior to them leaving so they can lodge their application on the day of consultation  
Vince Arcadi - [Vince@mysupercare.com.au](mailto:Vince@mysupercare.com.au) Phone: 02 8397 8825  
Daniel Dang - [Daniel@mysupercare.com.au](mailto:Daniel@mysupercare.com.au) Phone: 02 8397 8821
  - a. You will need to know the approx amount of treatment plan value to provide to supercare consultant
3. Send completed support documents to [quotes@mysupercare.com.au](mailto:quotes@mysupercare.com.au) once they're finalised after the patient leaves (within 24 hours).

This process should fasten the process for super approval for patients to know an answer within 5 - 10 business days. This will reduce delays in between submitting the referral and lodgement/ approval as Supercare do not need to chase patients to lodge applications once they leave the clinic.

### **COMPLETE OVERVIEW OF APPLICATION PROCESS**

1. Call supercare hotline to lodge application
2. Compassionate Letter
  - a. Print, get signed by clinician
  - b. Scan in to the patient's file on Core
3. Treatment Plan - Hide \$680 for Supercare Fee
  - a. Download PDF
4. Submit via clinics Supercare [patient referral form](#) website
5. Use Referral Report to check updates

- a. You will also receive a approval email for approved applicants

The image shows two screenshots from the mysupercare.com.au portal. The top screenshot is a 'Patient Referral Form' with the following fields:

- Applicant's Details:** Person who's superannuation is being accessed.
- First Name \*** and **Last Name \*** (text input fields).
- Applicant's relationship to patient \*** (dropdown menu with 'Please select...' selected).
- Mobile Phone \*** and **Email \*** (text input fields).
- Claim Support Document:** 'Choose file' button and 'No file chosen' text.
- Additional File Upload:** 'Yes' radio button selected.
- Notes:** Text input field.
- Submit** button.

The bottom screenshot is the 'Dental Boutique Master Clinic Portal' dashboard, titled 'SUPERCARE PATIENT REFERRAL REPORT'. It features a sidebar with navigation options: 'Clinic Report Overview', 'Current Application Report', 'Referral Report' (selected), and 'Approved Applications Report'. The main content area includes:

- TOTAL SIGN-ONS:** 395
- SIGN-ON STAGE:** A pie chart showing the distribution of sign-on stages.
- REFERRALS PER MONTH:** A bar chart showing the number of referrals per month from Jun-2023 to Oct-2023.
- Table of Referrals:** A table with columns: Full Name, Referred Date, Qualifying..., Sign-on S..., Date Signed On, and Provider - Provider Name. The table lists 20 individual referrals with their respective details.

## TREATMENT PLANNING

- 2 treatment plans are required to be made when releasing super
  1. You must create a treatment plan to be sent to Super Care - Call this 'Super Care Treatment Plan'. This is where you will hide the \$680 amongst the treatment plan.
  2. You must create a treatment plan to be used by the clinician which includes the Super Fee (SF) treatment code and has the \$680 attached. This fee MUST be allocated to the clinic and not the clinician.

Click on the link to the drive for [examples of the treatment planning](#)

PLANS [Create plan](#)

**Super Plan Dont Use This Plan** Proposed

🕒 31 May 2023 (2 months ago)  
By: **Dr Park, Paul**

Treatments **37**  
Completed **0**  
Incomplete **37**

Progress **0%**

---

**Use This Plan - Aoi Upper, Lower Od, Exos** Inprogress

🕒 22 May 2023 (2 months ago)  
By: **Ms Fares, Lina**

Progress **10%**

## **SUPER FOLLOW UP PROCESS**

Please refer to the [super follow up document](#) for further information