

Module 6: **Economic and financial aspects**

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THERAPY 2.0 Training Course: 9 Modules

1. Introduction

2. The spectrum of
technology-enhanced
information &
communication



3. Characteristics of
computer-mediated
communication in
counselling and therapy

4. Legal aspects

5. Ethical aspects of the
e-tools / e-consulting

6. Economic and
financial aspects

7. Technical
competences for an
online advisor, counsellor
or therapist

8. Psychological aspects
and competences in
online interventions

9. ICT based counselling
for asylum seekers,
refugees and
unaccompanied minors

Module overview

- The first unit explains why online interventions are mostly payable and in which cases the costs of online interventions can be covered by health insurance companies.
- The second unit explains why it is important to have a proper payment policy and how payments rules can be communicated with clients. Important aspects that need to be taken into consideration when we set price for online treatments are also presented.
- Different payment options together with descriptions of the strengths and weaknesses of each one are available in the last unit.

Module objectives

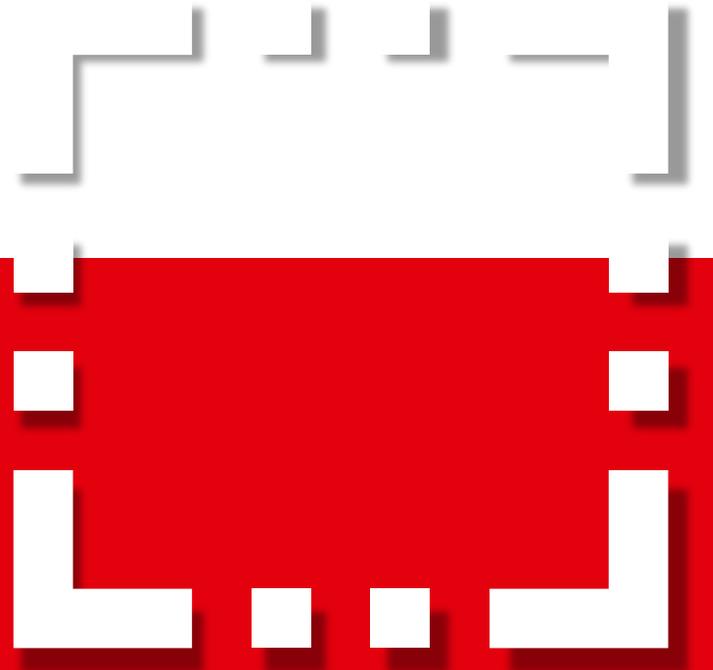
Upon completion of this course, the learner should be able to

- ✓ distinguish when a claim for paying online intervention can be addressed to a health insurance company and when not;
- ✓ learn how to communicate payment rules with clients;
- ✓ learn how to stimulate clients to pay on time;
- ✓ learn how to set the proper price;
- ✓ decide for the payment option(s) that will suit his/her and the clients' needs.



Module outline

- Introduction
- Unit 1: Financing of online interventions
- Unit 2: Payment policy
- Unit 3: Payment options



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Introduction

Section Outline

- Some questions for you ...



Some questions for you...

Which online interventions are covered by health insurance in your country?

What price will you set for your online services?

What kind of payment policy do you need?

Which payments options will be most suitable for your clients?

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▪Unit 1

Payment of the costs for the online treatments

Section Outline

- Payments from health insurance company: are online interventions included?
- Concessionaires or selected contractors
- Price list and free offer
- Exercise 1: Are in your country online intervention on the list of covered mental health treatments?

CONTENT



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Payments from health insurance company: are online interventions included?

In most European countries, online consulting and therapy are not yet on the list of the necessary medicine services covered by health insurance.

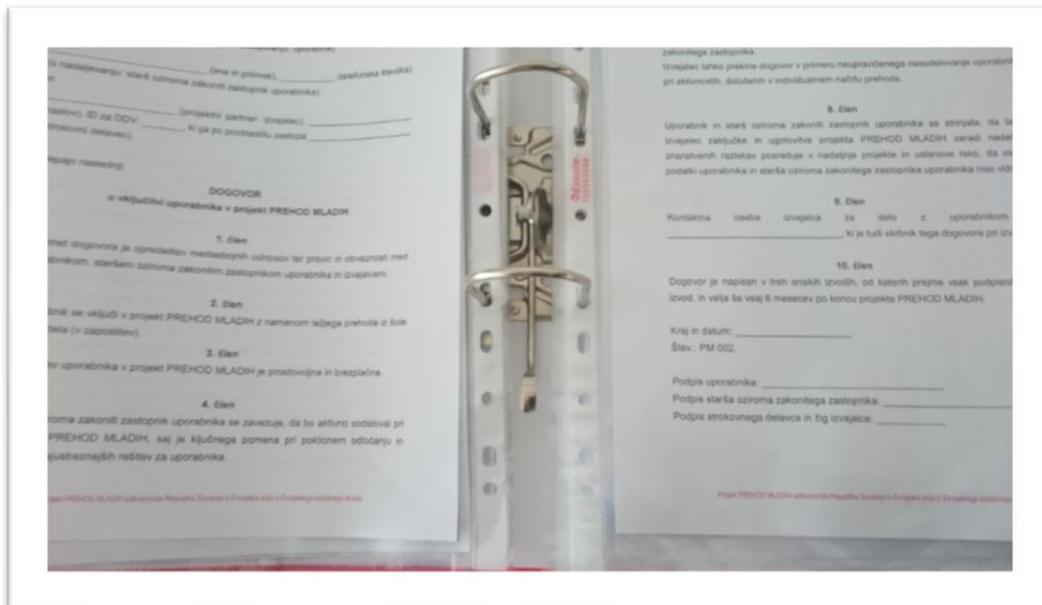
However, in some countries healthcare legislation include act(s) with exceptions, where the patient can ask for reimbursement of the costs for certain treatments which are not on a payment list, but which were necessary to protect his life or the life of his family member.



Exchange information with colleagues, in which cases they managed to receive payments from the health insurance for the online interventions!

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Concessionaires or selected contractors



With private providers, all services are mostly payable, except in cases when therapist works

a) as concessionaires and provide certain health services as part of a public health network;

b) for the healthcare insurance company on the basis of the individual contract, which provides certain medical services for its policyholders under supplementary insurance.

Note that each country has its specific regulations!

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Payable and free offer

We suggest that your price lists and other information related to the exemption from payment or additional costs are available where your client can access them 24/7.

If you decided for a free offer, you need to define what will be its purpose. If you decided to use it as promotional tool, it can be available in a form that attracts the attention (short videos, tools for self-help, articles with tips). If they are part of your sales strategy, users need to be monitored and directed from free use to paid programs.



Excercise 1: Are in your country online intervention on the list of covered mental health treatments?

Review the health legislation or insurance policies and find out if they include online intervention in the field of mental healthcare.



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■ Unit 2

Finance management

Section Outline

- **How to communicate payments rules**
- **Payment policy**
- **How to achieve regular payments**
- **Excercise : Prepare your payment policy**
- **How to set the price for online intervention**



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How to communicate payments rules?



Online services need a lot more communication on those devices they are meant to use for.

Specifically, the payment rules have to be communicated clearly in order to avoid misunderstanding.

Clients need to understand what is expected of them and when.

Payment policy

Your payment policy needs to include answers to:

- *What types of payment will you accept?*
- *Will you offer a sliding scale? Under what circumstances?*
- *Will you offer payment plans? Under what circumstances?*
- *What is considered as late payment? Five days? 30 days?*
- *Will you charge interest on late payments?*
- *What will you do if a client does not pay?*
- *How will you invoice? Via email or print?*

Your payment policy needs to be available either on the website or sent by mail before the first session to be read and signed from both sides before the first treatment.



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How to achieve regular payments?

Some therapists and counsellors charge deposit before the appointment. This deposit can be taken as a fee attached to late cancellations or no-shows. Deposits can also discourage clients from skipping sessions.

Weekly payments can be offered for a clients, who cannot pay all at once.

If you are working with anonymous clients it is more safe to take payments in advance.

A great way, how to activate pre-pay, are small discount of 10 % or less.



15%



Discuss in a group and assess the usefulness of these tips!

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How to set the price for online intervention(s)?



		€	€ 250	€ 1,500.00
Transnational Project Meetings	Number of meetings	1	€ 250	€ 1,500.00
	Number of participants	1	€ 575	€ 575.00
Output 1	Framework Analysis/Needs Assessment Report	Total number of days	Cost/day	Total
	Teachers/Trainers/Researchers	0	€ 137	€ 0.00
	Technicians	0	€ 0	€ 0.00
Output 2	Climate Literacy Modules	Total number of days	Grant/day	Total
	Teachers/Trainers/Researchers	12	€ 137	€ 1,644.00
	Technicians	4	€ 102	€ 408.00
Output 3	Climate Literacy Modules	Total number of days	Grant/day	Total
	Teachers/Trainers/Researchers	4	€ 137	€ 548.00
	Technicians	0	€ 0	€ 0.00
Output 4	Climate Literacy Online Platform and Mobile Applications	Total number of days	Grant/day	Total
	Teachers/Trainers/Researchers	1	€ 137	€ 137.00
	Technicians	0	€ 0	€ 0.00
Costs	Climate Literacy Validation and Implementation Report	Total number of days	Grant/day	Total
	Teachers/Trainers/Researchers	0	€ 137	€ 0.00
	Technicians	0	€ 102	€ 0.00
Events	Grant per Local Participant	0	€ 100	€ 0.00
	Grant per Foreign Participant	0	€ 200	€ 0.00
Costs	Translations			€ 0.00
	Film and video production			€ 0.00
	Layout and graphical design for apps	0	0	€ 0.00
				€ 4,812.00

As a doctor, therapist or counsellor, you have to be aware that defining a price for your online services might be different from what you are used to.

The guidelines of the health insurance companies and your professional associations may give a useful indication, but the price for each consultation or therapy needs to cover all the costs that come with it. Therefore, your calculation has to include:

- the costs for the doctor's/counsellor's services including social security costs
- the annual costs for overhead (rent, electricity,, maintenance of devices, tax accountancy etc);
- a calculated surplus in order to prepare for investments in hardware and software;
- your monthly salary and the salary of your employees.

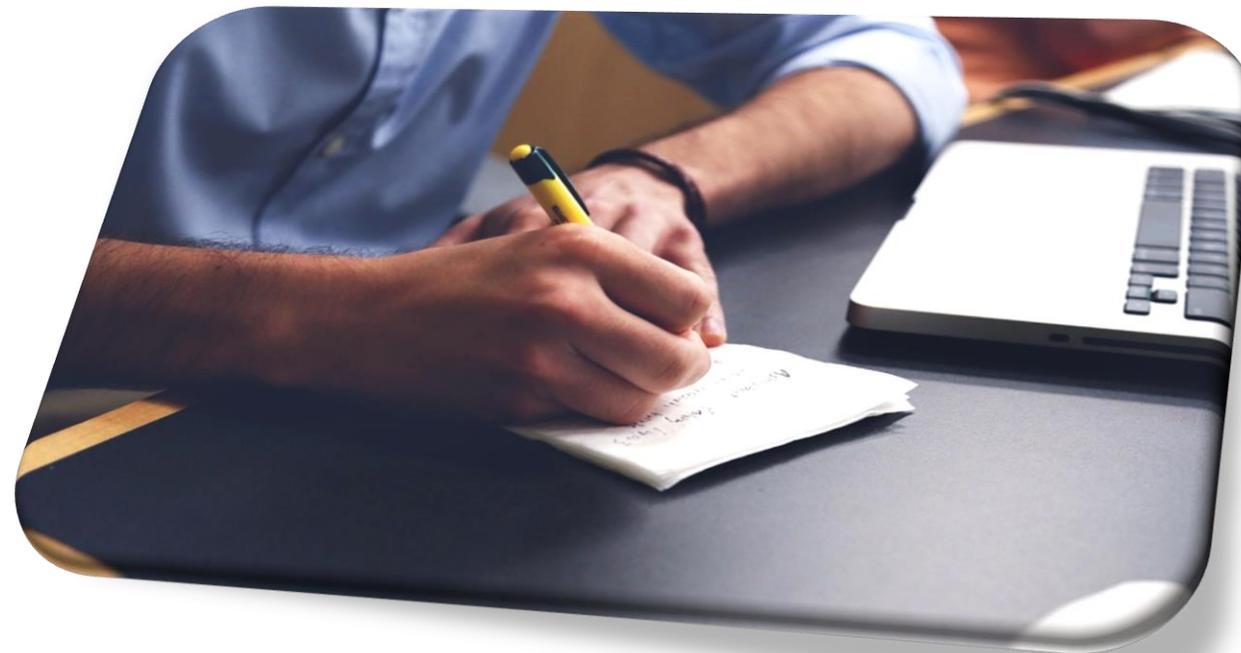
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■ Unit 3

Payment options

Section Outline

- Options for billing
- Different ways of paying
- Online banking
- Credit cards payments
- Online payment systems
- Payments by mobile devices
- Smart payment cards



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Options for billing



Doctors, therapists and counsellors have two options for billing: via the national health insurance or privately, with a prescription or without.

The billing on the health insurance systems will not be discussed here, because these are established and proven procedures for doctors and therapists.

This unit will be about private accounting and about invoicing practices. This type of billing can be done through specialized firms, but also online payment systems are suited for invoicing online consultation.

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Different ways of paying for online services

There are many different ways of paying online services and in terms of service orientation. It is recommended to offer clients different options.

Be aware that all types of money transfer except Bitcoin involve personal information about the client.



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Online banking

Meanwhile, this is the usual way of payments and the most convenient one if you know the client and trust him/her to pay the bill. You send your client an invoice which can be paid within a pre-defined time span.



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Credit card payments

Credit cards represent a fast and reliable payment method. There are different providers of credit card payment systems and you can include this service in your website. Credit card payment is also possible in advance, which may be an advantage if you do not know your client. However, the credit card companies charge their services. This charge is usually a certain percentage of the cost and has to be paid by the doctor or counsellor.



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Online payments system

Payments through online systems are for the clients one of the most secure methods of payments and to a certain amount also protected against fraud. They all charge fees. They enable clients to provide payments before delivery.

Online payments systems are differently accepted in different countries. Here are some of the most known and used payment systems:

Authorize.net is the Internet's most widely used payment gateway. With a user base of over 300,000 merchants, Authorize.net has been the go-to method for e-commerce sites that need a gateway to accepting payments.

PayPal: When counsellor or therapist and client have a PayPal account, money transfer can be arranged from the client's PayPal account to the PayPal account of the counsellor/therapist. The counsellor/therapist is notified about the money transfer and can deliver the online intervention (in the case of advance payment).

2Checkout is another payment processor that combines a merchant account and payment gateway into one, allowing customers to receive credit card payments as well as PayPal payments. The company offers international payments, shopping cart stores as well as a recurring billing feature.

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Online payments system

Google Checkout allows users to pay for goods and services through an account linked to their Google profile. The major benefit that Google Checkout has over the competitors is that millions of Internet users use Google for other services, making a purchase through Checkout a simpler process.

*Note:
You can read more about legal aspect in Module 4.*

Bitcoin

Bitcoin is a worldwide “cryptocurrency” and digital payment system called the first decentralized digital currency, as the system works without a central repository or single administrator. Transactions take place between users directly, without an intermediary. These transactions are verified by network nodes and recorded in a public distributed ledger called a block chain. Bitcoin can be done anonymously, which might be an advantage for certain groups of clients.

Payments by Mobile Devices

Square and Intuit's GoPayment services allow merchants to accept credit card payments directly through mobile devices, such as the iPhone, the iPad and Android smartphones to act as a mobile point of sale (POS). There are five primary models for mobile payments:

- mobile wallets,
- card-based payments,
- carrier billing (Premium SMS or direct carrier billing),
- contactless payments NFC (Near Field Communication),

- direct transfers between payer and payee bank accounts in near real-time (bank-led model, intra/inter-bank transfers/payments that are both bank and mobile operator agnostic).

There can be combinations:

- direct carrier/bank co-operation
- both bank account and card, like Vipps and MobilePay (users with an account at the right bank can debit their account, while other users can debit their card)

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Smart payment cards

They can be bought at the value of 10, 20, 50 and 100 Euros only at certain sale points.

Clients reactivate it with belonging 16-digit PIN code and use it for the online payments on the website of those providers, who have contract with the smart card issuers.

You will notice that you are not familiar with some of these payment options, as not all might be widespread in your country.



Therefore, discuss the payment options with colleagues, who already work online to get more information. If you do not know anyone, ask your personal bank adviser or accountant for his opinion.

Check your knowledge

1. Questions 1: When can online interventions be covered by health insurance?
2. Question 2: What are the benefits of deposit?
3. Question 3: What type of payment strategy should be selected for an anonymous user?
3. Question 4: How to set the price for the online counselling/therapy?
4. Question 5: Which payments options are most suitable for therapists or counsellors?

Results

1. If an appropriate legal bases in the healthcare legislation exists. Otherwise, only in circumstances when human life is endangered and urgent medical assistance cannot be offered in time.
2. This deposit can be taken as a fee attached to late cancellations or no-shows. Deposits can also discourage clients from skipping sessions.
3. For counsellors and therapists who are working with anonymous clients, it is beneficial to work with advance payments.
4. It depends on: area where you work (capital, small town, rural area), how much in demand your programme is, your specialization and other special skills (certificates), number of years of working experience, your references and monthly costs.
5. Online payment system, without an intermediary and additional fees, which are to a certain degree also protected against fraud.

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Imprint

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URL: <https://www.ecounselling4youth.eu>

Project number: 2016-1-DE02-KA202-003245

Funding program: Erasmus+

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End of module



Congratulations!

You have completed this module!