

DISCOVERY PAY

The future of healthcare
payments today



Contents



Introducing Discovery Pay

Globally and in South Africa, the medical funding environment is complex for both health professionals and patients.

Discovery has found a way to simplify this while your practice benefits from reduced administrative complexity of billing, reduced risk of bad debt and improved practice cash flow.

Through its unique ability to integrate Discovery Health and the Discovery Bank payment system, Discovery has created a new sophisticated payments platform which makes direct payments to your practice in a manner that is faster, smarter and more convenient for both the practice and your patients.



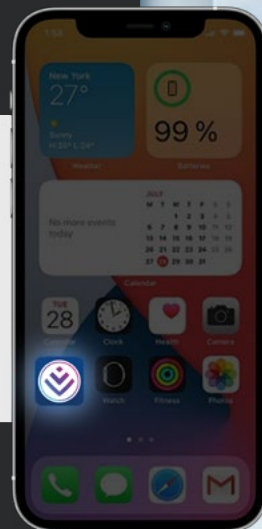
What is Discovery Pay?

Discovery Pay is a payment platform available to all members of Discovery Health Medical Scheme.

It integrates practice management applications (PMAs) with payments for medical bills across multiple sources of funding, including medical scheme benefits, gap cover medical savings accounts, Discovery Pay account, transactional banking and credit card accounts. Discovery Pay saves your practice the time it takes to process claims and assures you of the revenue you expect for your service. In other words, this payment platform leads to improved cash flow, reduced bad debts and greatly simplified administration for your practice. It's also convenient for your patients.

For your patients to activate Discovery Pay and begin the seamless payment journey, they simply need to activate Discovery Pay in the Discovery Bank app. Once this is done, all members on the activating member's health plan can access Discovery Pay to settle medical bills. This integration unlocks new and enhanced value, making receiving healthcare payments easier, faster and less onerous for you and your practice.

In 2022, all Discovery Health Medical Scheme members can get access to a Discovery Pay account with no regular monthly fees, by downloading the Discovery Bank app. Once activated, Discovery Pay will allow your patients to effortlessly transact across the healthcare system, integrating payments for medical bills across all sources of funding, including medical scheme benefits, gap cover, savings and credit facilities.



WHAT IS
DISCOVERY
PAY

How Discovery Pay Works

Seamless, immediate payment through a real-time billing PMA

The Discovery Pay experience works best in practices that have implemented real-time billing using their practice management application (PMA). Once you or your practice manager submits a claim to Discovery Health Medical Scheme on a member's behalf, Discovery Pay automatically debits any outstanding amount in real time from the member's linked Discovery Bank account.

If your practice is not yet enabled for real-time billing through your Practice Management Application (PMA), we are developing an alternative QR code enabled payments system for patients to capture their claims in real-time.

PRACTICE SUBMITS CLAIMS ON BEHALF OF PATIENT



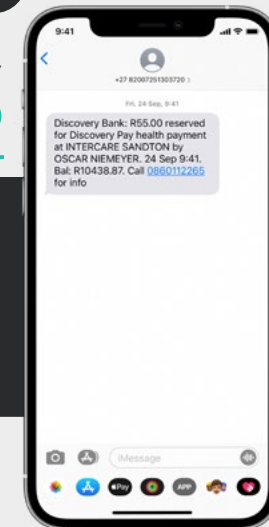
SUBMIT

01 

Healthcare Professional or practice manager submits a claim on behalf of the patient. Discovery Health Medical Scheme checks for available funds based on the Scheme rules and available day to day benefits. Any applicable out of pocket expense is automatically settled from available funds in the member's linked Discovery Bank account

 PAY 02

The practice and the patient receive a notification confirming that the full amount has been settled from Scheme benefits and the nominated Discovery Pay account



HOW
DISCOVERY
PAY WORKS

Seamless integration between Discovery Health and Discovery Bank



By integrating Discovery Health with the payment infrastructure of Discovery Bank, Discovery Pay allows members to transact seamlessly across the healthcare ecosystem.

Value to you

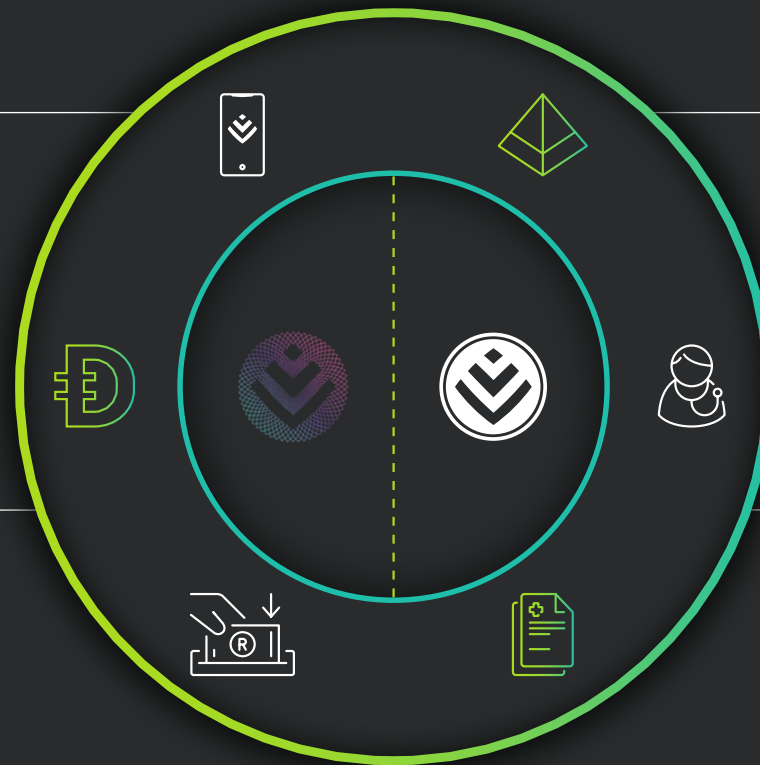
DISCOVERY PAY PROVIDES GREATER CERTAINTY OF PAYMENT, IMPROVES PRACTICE ADMINISTRATION AND ENHANCES SUSTAINABILITY

01 GREATER CERTAINTY OF PAYMENT

- **Save on merchant fees** with direct payments
- **Eliminate bad debts** with payments made at once in full
- **Get rewarded** for adoption and engagement

02 IMPROVED ADMINISTRATION

- **No more follow-ups** with instantly settled payments
- **Simplified accounting** and reconciliation
- **Supporting practices** with training and implementation



03 ENHANCED SUSTAINABILITY

Future-proof your practice by:

- **Digitising** your payment processes
- Realising **instant efficiencies**
- Unlocking further **Discovery Pay functionality**

04 GROW YOUR CLIENT BASE

- **Differentiate** your **patient experience**
- **Increase competitive** advantage
- Be a **practice of choice** for Discovery Health and Bank clients

ENABLING YOUR PRACTICE WITH DISCOVERY PAY COMES AT ZERO COST TO PARTICIPATING HEALTHCARE PROFESSIONALS

VALUE
TO YOU

How to participate

Seamless integration of claims processing and payment is the way of the future, and we want to help you set up your practice to be able to benefit from this journey.

We will reach out to healthcare professionals to offer support in implementing Discovery Pay in your practice.

Once activated, we will provide your practice with appropriate signage to ensure your patients are aware of this value-added service.

If we have not contacted you yet or if your practice is already real-time payment enabled and would like us to contact you immediately, please let us know using our practice support contact details.

Practice support

For more information or additional support, please contact us on:

Tel: 0860 44 55 66

Email: healthpartnerinfo@discovery.co.za





Download the Discovery app

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