CommBank
Smart Health – FAQS

About Smart Health

What is the CommBank Smart Health solution?

The CommBank Smart Health solution brings together a touch screen Smart terminal for processing payments and health claims that is seamlessly integrated with the CommBank Smart Health Hub. The terminal can act as a standalone device to process private health insurance claims (including Overseas Student Health Cover and Overseas Visitors Cover) or integrate with leading practice management systems. The health claiming workflow has been redesigned and re-imagined for the touch screen interface of the Smart terminal, making it easier to process patient payments, and private health insurance claims, all on the one device. Your practice and your staff will benefit from the simplicity of tracking and reconciling payments through the CommBank Smart Health Hub. Your patients will enjoy a richer experience, with private health insurance claims processed on the spot and in a single transaction.

What is the Smart Health Hub?

The Smart Health Hub is a simplified online reporting and reconciliation system via dedicated online portal to give you a connected view of your practice and accounts.

Which practice management systems (PMS) can integrate with Smart Health solution?

Eligible PMS versions are Best Practice (Saffron SP1 Edition Build No: 1.11.1.931), Dental4Windows (D4W Vi6 Build 4695), and Optomate.

Which health insurance companies are available on Smart Health solution?

Most private health insurance companies are available on Smart health and the list is growing. The table below details the insurances available for electronic claiming on Smart Health by modality.

Why should Wi-Fi be turned on even if the Smart Health terminal is not connected via Wi-Fi in our practice?

Turning W-Fi "ON" enables location services on the terminal. This is a requirement of Health Insurances for proximity proofing necessary for processing claims.

What is the battery life of the Smart Terminal?

When fully charged the Smart Terminal will last about 8 hours or 250-300 transactions. It is recommended that the terminal is charged using the cables supplied.

Health Insurance Companies available on Smart Health

Electronic Claiming for General* and Allied Health Practitioners

Chiropractic, Dental, Dietetics, Occupational Therapy, Optometry, Osteopath, Physiotherapy, Podiatry and Speech Pathology are supported by ALL participating funds. For modalities not listed, please refer to the table below.

*General and Nurse Practitioners can process HealthClaims for Overseas Visitors and Students.

	Acupuncture	Audiology	Counselling	Excercise Physiology	Myotherapy	Psychology	Remedial Massage	Overseas Visitors and Student Claims (OSVC/OSHC)
ACA	✓			✓		✓	✓	
AAMI	✓			✓	✓	✓	✓	
AHM	✓			✓	✓	✓	✓	
Apia	✓			✓	✓	✓	✓	
Australian Unity	✓	✓		✓	✓	✓	✓	
Bupa	✓			✓	✓	✓	✓	✓
CBHS	✓	✓		✓	✓	✓	✓	
CBHS Corporate	✓	✓		✓	✓	✓	✓	
CUA	✓			✓	✓	✓	✓	
Defence Health	✓			✓	✓	✓	✓	
ESH	✓			✓	✓	✓	✓	
Frank	✓			✓	✓	✓	✓	
GMHBA	✓	✓		✓	✓	✓	✓	
HBF	✓			✓	✓	✓	✓	
Health Partners	✓			✓		✓	✓	
HCF				✓				
HIF	✓			✓	✓	✓	✓	
Latrobe						✓		
Medibank Private	✓	✓	✓	✓	✓	✓	✓	
NIB	✓			✓	✓	✓	✓	✓
Nurses & Midwives	✓			✓	✓	✓	✓	
Peoplecare	✓			✓	✓	✓	✓	
Phoenix Health	✓			✓	✓	✓	✓	
Police Health	✓			✓	✓	✓	✓	
Qantas Assure	✓			✓	✓	✓	✓	
QCH	✓			✓	✓	✓	✓	
RT Health	✓			✓	✓	✓	✓	
Suncorp	✓			✓	✓	✓	✓	
Teachers Health	✓			✓	✓	✓	✓	
Territory Health	✓			✓	✓	✓	✓	
Teachers Union	✓	✓		✓	✓	✓	✓	
Uni Health	✓			✓	✓	✓	✓	
Union Health	✓	✓		✓	✓	✓	✓	
Westfund	✓			✓	✓	✓	✓	

Payments with Digital Private Health Insurance (PHI) Cards

Can patients use their Digital Private Health Insurance Cards for health claims?

Yes, patients can use their digital PHI membership cards issued by HCF and Bupa stored on their Android phones for health claims. The patient must have their digital membership card added to their digital wallet.

Which Private Health Insurance digital cards are accepted on Smart Health?

Currently, Digital membership cards of HCF and BUPA stored on Android phones are accepted on the Smart Health terminal. We are working with other insurers to enable digital PHI membership card acceptance on Smart Health terminals and will be progressively rolled out as they become available.

What about PHI Digital Cards on Apple Wallet?

We are working to enable digital PHI membership cards on Apple devices in the near future.

Do I need to do anything different to accept digital PHI membership cards?

Acceptance of digital PHI membership cards is integrated in the health claim workflow of Smart Health terminal. Instead of swiping the PHI membership card, patients can activate their PHI membership card on Android mobile phone and present it near the terminal when requested on the screen.

Pricing

How much does the Smart Health solution cost?

Please contact 1800 222 484 to speak with a CommBank Smart Health specialist to discuss pricing.

Privacy

How safe is my patient data in the Smart Health Hub?

CommBank takes privacy very seriously and are committed to ensuring protection of you and your patients' personal information. Our privacy statement is available at https://www.commbank.com. au/support/privacy.html. CommBank staff do not have access to view your information within the Hub. In the event that you require technical support that requires our support staff to access your information, we will advise you at the time. To ensure your data within the Smart Health Hub is secure, the CommBank Smart Health platform is IRAP compliant and PCI DSS Level 1 accredited.

Whitecoat

Why did CBA acquire Whitecoat?

CBA announced the acquisition of health technology provider Whitecoat on 4 May 2021, accelerating our ambition to provide Australia's leading end-to-end digital payment, claiming, and directory solution for the healthcare industry. Read more about it here.

Why were 'customer comments' removed from the Whitecoat Directory?

We received feedback that many providers did not like this feature.

My practice previously received 'customer comments'. Can I still access this information?

Yes, you can still access this data through your Whitecoat Provider Hub.

Smart Health Hub

Where can I find my login credentials?

If you are the practice owner or administrator responsible for Smart Health set-up, you should have received your login id and password on the email that was provided on your application. If you have been added as a new user by your administrator, please contact your administrator. If you are still unable to locate your login credentials, please contact our dedicated Health helpdesk on
1800 222 484

Can a Health professional have more than one provider number?

Yes. Health professionals are required to register a provider number for each modality AND location at which they Practice. E.g. if you are a dentist practising at two locations you are required to have two provider numbers.

Can multiple sites share the same portal?

Yes, you may view all your practices under the one portal.

Can you have more than one provider within one Smart Health facility?

Yes. You can set up as many providers as you wish through the Smart Health Hub. However, the settlements will be at the level of the Merchant Facility, and not at the level of the provider.

Can a provider registration be used across multiple Practices in the one portal?

No. A provider's registration is specific to the location and modality as per your provider letter. If you are practicing at multiple locations, a provider letter is required for each site and may be easily obtained through HPOS (Health Professionals Online Services).

How many providers can be registered to one portal?

There is no limit.

How do I do a bulk upload of providers?

This functionality is currently unsupported.

Why does it take a few days to get approved as a provider on the Hub?

Private Health Insurers require a robust process to ensure only legitimate claims are submitted and paid. When you upload your provider letter into the Smart Health Hub, CBA and our partner, Dedalus Health Australia (DHA), check and validate the providers details.

Why do I need to create or input patient details with a standalone claim?

This function facilitates reconciliation and ease at which a transaction may be identified in the Smart Health Hub. Bulk upload of patients may be facilitated through the hub, please refer to user guide for instructions. To export a patient list from your practice management system please consult with your PMS provider.

Why do I need a second Merchant ID for one site?

The second Merchant ID is to receive card-not-present transactions from proprietary apps (Private Health Insurer Apps such as CBHS and other Provider apps).

My Terminal is mobile, do I have to use only at the registered location, or can this be used outside the practice?

This is available on an exception basis. Providers need to contact each fund for approval.

My Practice is moving to a new location. Can I continue to use my Smart Health Facility?

In order to process transactions at the new practice location, you will need to ensure that the new practice location and updated provider details (including new Medicare Provider number of providers) are provided to us. In order to initiate this request, please contact our dedicated Health helpdesk on 1800 222 484 and once of our team will support you with the request for change of practice location. Please allow 5 – 7 days for completion of the request, after which you can begin using the Smart Health Solution at the new practice location.

Practice Management Software Integration

What do the terms 'standalone' and 'integrated' mean?

The Terminal with the Smart Health hub and apps by themselves can be used by the practice to process payments. This is referred to as 'standalone'. When the Smart Health solution is linked with your PMS it is referred to as an 'integrated solution

How does PMS integration work?

Once linked, the Smart Health hub, Terminal/s, and Practise management system all connect via the cloud. More simply put each device connects to the internet and securely transmit data between each platform/device.

Which PMS can currently be integrated with Smart Health Hub?

Best Practice, Dental 4 Windows and Optomate Touch can be integrated with the Smart Health Hub. (For versions refer bottom section of the SMART Health pilot flyer.)

Payments, Claims and Settlement

When can settlement funds be received?

Gap payments, Medicare (Easyclaim & bulk billed), and sundry/stock items will be auto-settled together the same-day at 10 p.m. AEST (Australian Eastern Standard Time). Private Health claims (including Overseas Student Health Cover and Overseas Visitor Health Cover) will auto-settle the next day 12:00 a.m. AEST. Scheme transactions will also auto-settle the next day (separately) at 12:00 a.m. AEST. The reporting in the Smart Health Hub will be aligned to these settlements.

Can a provider process a claim under Overseas Student Health Cover (OSHC) and Overseas Visitor Health Cover (OVHC)?

Yes, on the spot claiming is supported for both OSHC and OVHC.

How are refunds processed? Do they have to be matched?

Refunds are processed from the PMS or terminal. They are matched and often called "same day cancellations". Refunds need to be initiated via the same tool as the original transaction, and in the case of terminals, on the same original terminal. All components of one transaction will be refunded together (Medicare, PHI & Gap payment).

Can a PHI claim be cancelled the same day/next day using the terminal?

Same day cancellation is available for PHI. Patients/Practices may also reject a claim if an error is identified at time of processing transaction.

Can a Medicare claim be cancelled the same day/next day using the terminal?

This is not possible due to the one-way nature of Medicare Easyclaim. Once a claim has been approved by Medicare, the practice will need to contact Medicare on 1800 700 199 to cancel.

Can a PHI transaction be amended same day or next day?

PHI may only be cancelled on the same day. For other amendments please contact the fund for further advice.

Can a Medicare transaction be amended same day or next day?

The practice must contact Medicare as soon as possible.

Can a PHI item be processed on a subsequent day without the patient present?

PHI claims may only be completed with patient present.

Can a Medicare claim be processed on a subsequent day without the patient present?

The practice will need patient approval where patient is not present. The practice should contact Medicare for advice.

Can a customer process a claim for more than one insurance membership within a single claim/ invoice?

This is not possible. However, if a single membership contains multiple patients each with their unique *Individual Reference Number's* (IRN's) they can be processed in one Claim / Invoice.

Example: Partners and their child having one insurance card with 3 IRNs can claim within a single invoice/transaction.

Contact information

Whom can I contact for problems with Smart Health Hub?

Contact the CommBank Health line 1800 222 484 at first instance

Whom can I contact for problems with the terminal?

Contact the CommBank Health line 1800 222 484 at first instance

Whom can I contact for problems with PMS integration?

Contact the CommBank Health line 1800 222 484 at first instance

Contact details for current PMS integrations

- BP 1300 401 111
- D4W (02) 9213 5000
- Optomate 1300 650 295