

HEALTH SERVICES PROTECTION PLAN

Protection Plan Tiers

- **Battery Plan- BATTERIES ONLY.** The **Battery Plan.** There is no loss, damage or repair coverage. Disposable batteries are sent monthly, rechargeable batteries are sent every 9 months. Once a patient has used **Loss and Damages on both hearing aids** they will **automatically** be switched to this plan. This is a month to month program. Cost is **\$8.95+Tax** (varies by state) per month with no expiry date.
- **Protection Plan-** Most common plan sold- Selling feature: **25% deductible** coverage and disposable batteries sent monthly, rechargeable batteries sent **9** months after initial sign up. This plan is for hearing aids within warranty (0-3 years range). Price varies from single aid to dual and monthly to annual (**\$14.45/\$14.95, \$174.90/\$179.40**).
- **Secure Plan-** Repairs for Hearing Aids that are **3-5** years old. Average cost to repair an aid is at least **\$350**. One repair and the plan has paid for itself. This plan also covers competitors Hearing Aids. They can be signed up for 12 single months or 1 year. Price varies from single aid to dual and monthly to annual (**\$21.45/\$21.95, \$257.40/\$263.40**).
- **Secure+ Plan-** This plan is for hearing aids that are 5+ years of age. Covers only repairs, but as the Hearing Aids get older the cost to repair and to find the necessary parts become harder to do so. It's **not always a guarantee** that the aids will be repairable. There is no single aid option for this tier of coverage. Cost can be monthly or annual (**\$49.95/\$599.40**).

Only fully functional aids are eligible for the HSPP

Paper Work

- **Payment Authorization Form-** This document is a legal form that gives Health Services permission to withdrawal from the patients account. **Every patient must** sign. If there is a different payee, then the payee needs to sign the authorization form. Otherwise the document is void.
- **Waiver-** If they decline the Protection Plan, the patient must sign the waiver. Explain that by signing the wavier they are decline coverage on their Hearing Aids and will be responsible for the **25% deductible** for replacements of their aids. Patients have brought back the signed wavier and decided to get the Protection Plan.
- **HSPP Certificate-** The certificate will appear after **Step 4** in the **Plan Select Portal** once their payment has been approved. Print two, one for them and one for yourself. Put the

copy in their file. That way there is a reminder that they have the Protection Plan, ensuring you don't sign them up twice!

- **Terms and Conditions-** This is an overview of what is covered by the HSPP. There is a hyperlink of these details on the emailed **Subscription Activation** email that comes from Fusebill.

Fusebill

- **Plan Select Portal-** Patients are registered through this portal. There are specific URLs created for each store. You can find these links on our website under the Protection Plan tab or by contacting jessicasmith@miracle-earnw.com. **This is for new members only.** Maintenance is done through the **Fusebill Admin**.
- **Fusebill Admin-** In the admin home page, you will see statistics of total members, active, and cancelled. By clicking on **"Customers"**, it will take you to where you can see a master list of your Protection Plan patients. Make sure that the **"Status"** filter is set to **"ALL"**. That way you can see who is "Current", "Poor Standing", or "Cancelled". The **"Status"** is located at the top of the page under the **"Search"** filter. You must have a log in to access this website. Contact jessicasmith@miracle-earnw.com to get access or reset your password.
- **Customer Maintenance Fusebill Admin-** Click on their **"Fusebill ID"** number. That will take you to the patient's dashboard, from there you can update patient's information.
 - **Manage Payment Options-** To update or change the preferred payment method go to the **"Payment Option"** box. Click on **"Manage"**, update and set to preferred payment method. If the patient is in **"Poor Standing"** and the payment method has been updated, they will be charged immediately.
 - **Tracking (battery and serial numbers)-** To change hearing aid battery size and serial number(s) go to **"Tracking"** data (located under the address). Make the necessary changes and don't forget to save.
 - **Subscription Changes-** Patient switches from one tier to the other, wants monthly or annual. Multiple line items can be activated and charge the patient immediately. Please contact jessicasmith@miracle-earnw.com for further assistance on this matter.
 - **Cancel Account-** Fusebill is an accountant friendly system. A patient's account cannot just be cancelled, there could be a refund that needs to take place. If the patient is in "Poor Standing" a reversal would have to happen, so at the end of the month there is not an open balance.

Trouble Shooting

What do I do if a patient calls and says, “I have not received batteries from the Protection Plan”?

- Log into **Fusebill**
- Look the patient up to see if they are in the **Fusebill** system. (If not get them signed up)
- If the patient look-up was successful click on the “**Fusebill ID**” which will take you to patient’s dashboard.
- Check the date when they were entered it will say “**Created: (Date)**”. That is located to the right of the “**Fusebill ID**” number above the patient’s contact information. If they have signed up in the current month, batteries will be sent out to them the following month.
- From there you can verify that they are in “**Good Standings**”. If not this could be one of the reasons why they have not been receiving batteries.
 - To update their payment information by clicking on “**Manage**”, which is in the “**Payment Option**” box. Once updated the battery service will start up again the following month.
- Verify that we have the correct shipping information. If not, update by clicking on the “**Edit**” to the left of the address.
- Check to see if their batteries are rechargeable. This is in “**Tracking**” which is under the address. (Rechargeable batteries are sent out **every 9 months after initial sign up**)
- Let’s say that all the information is correct, and their payment methods are up to date. Don’t panic.... Call Jessica!

Best Practices

- **Become a believer in this program.**
 - The Protection Plan saves the patient thousands of dollars. If you want to set yourself apart from your competitors, use the Protection Plan. You will be offering the next level of customer service to your patients.
- **Time of purchase**
 - When going over the contract and the **25%** deductible for an L&D.
 - Towards the end of the appointment present the Protection Plan, give them the option to purchase or decline. Make this real to them by breaking down the cost of the replacement (the 25% deductible) and the cost of batteries.
 - Assume on close- Ask how they would like to pay for the plan?
- **New Delivery**
 - Go over at time of sale, bring it back up at the time of the delivery if they need time to think about it
- **Ways to bring up the HSPP**
 - **Simply Ask**
 - When discussing protection plan in person, always start with the same question: “How much are you currently paying for batteries each month?” Most of the time they state \$8.50-\$12.00 a month. Hand them a pamphlet and state that for just a few extra dollars we will not only send batteries directly to you, so you never have to be without, but you also get the reassurance that if you ever lose one of your devices we will cover 100% of the cost of the replacement. **Then pause and wait for their response.** Give them time to think about it. Don't rush an answer.
 - **Share a story**
 - One of my favorites is the Grandmother who took her grandchild to the petting zoo. She was helping her grandchild feed the goats when her HA fell out and the goat ate it.
 - **Do the Math-** Break down what the cost would be if they had to make an L&D claim. Show them what it will cost them if they lost their HAs.
 - **Use the Wavier- “Today, I need you to sign up for the Protection Plan or sign the wavier.”** When a statement like this is used, it makes the patient accountable and gives you a clear conscience. **Julie Williams- Albany**

- Send a letter and pamphlet by mail to anyone who is not currently enrolled. This allows the patient to review the info without feeling pressured. Then at their next appt you can confirm if they have received it and if they have any questions. You can also make a letter describing what the Protection is and sign it to make it more personable.

- **Stay Organized**

- Put a HSPP waiver and signup sheet in ever file that does not have Protection Plan. This gives the PCC and Consultant a constant reminder that they still could benefit from this plan without the trouble of looking it up. Also write notes on it. For example: discussed and thinking about it, declined at this time, etc.....
- Check the Master list to see if the patient is a member of the Protection Plan, if the patient is not a member then have the PCC put a HSPP application on the patient's paperwork. Then the consultant will know to present the Protection Plan to the patient.
- Always have a few pamphlets on your desk so every patient who checks in has a visual reminder and they are easily accessible to hand out.
- Every time I have a patient agree to purchase, I mark the top of the chart notes with the HSPP invoice number, so I have an easy reference to who has already enrolled so I don't ask them again. (I also use this same technique for keeping track of caption call) See HSPP Patient notes example for reference.