

Understanding Billing at Clipboard Health

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As likely evident throughout the interview process, navigating the Billing process with our customers is a fundamental component of Account Management at Clipboard Health. A core goal of ours is to optimize the speed with which our customers pay us, while maintaining their overall experience with us as a vendor. The purpose of this doc is to walk you through our internal processes & conceptual thinking on how we run our Billing & Collections process end to end.

Tool Overview

The core Billing interface customers will interact with lives within the CBH app under the “Billing” tab. The view within the admin app is virtually identical to the view when logged in as a customer. In “Upcoming Charges,” users can view shifts that have been worked but not yet invoiced (and have an option to dispute before they’re invoiced, which I’ll explain in more detail later in this doc). In “Invoice History,” users can view every invoice they’ve been issued, alongside payment status, due date, invoice date, and a link to the associated shifts. Finally, in “Contract Terms,” users can view their charge rates, net payment terms, dispute terms, and additional charges, in addition to the functionality to edit their Extra Time Pay settings. For a brief overview, see [here](#).

The actual invoicing software that we use at CBH is Invoiced.com - this is where we generate & store invoices, as well as the portal through which our customers can pay us. In our admin view, we can see every customer, every invoice they’ve been issued, details about the invoice, and information about payment. Our customers can see much of the same, for their own accounts. Understanding and being able to navigate [invoiced.com](#) is essential for excelling within the world of Billing. Please read [this article](#) & watch the associated videos to get a baseline understanding of the platform.

Invoice Generation

The first step of our process is to generate an invoice. Invoices are generated weekly, assuming a customer has had cost-incurring usage of our platform in the week prior. Generally, this is at least one verified shift, but can, on occasion be a cancellation charge. These invoices are generated programmatically, though the generation and sending of invoices requires a manual trigger.¹

Our goal is to send all on-cycle invoices after 1pm PST on Mondays. On occasion, invoices aren’t generated and sent until as late as Wednesday. A customer’s net payment terms window begins on the day an invoice is issued, not on the day an invoice *should* have been issued.

¹ If interested, the process is outlined [here](#).

We also issue once monthly “off cycle” invoices that cover the entirety of a calendar month. These invoices contain late verified shifts, Extra Time Pay that isn’t included in any prior invoices, and other assorted end of month wrap-up items, as applicable. These invoices are generally *much* smaller than normal invoices, as they don’t contain any shifts by default. If nothing would appear on an off cycle invoice, the invoice is not generated.

Waiting for Payment

Once an invoice has been issued, it begins to be processed by our customers. Every customer’s AP process is different, but generally they follow roughly the same framework: a scheduler reviews the invoice for accuracy and disputes any charges, the administrator serves as second review/clears the invoice for payment, and the designated Accounts Payable person issues payment. Outlining each customer’s process is a core deliverable of the Account Management motion, as it’s important to understand each step of their process in order to identify potential pitfalls & areas to intervene. See “Building a Billing Process Doc” [here](#), as well as real examples from current AMs [here](#) and [here](#).

Receiving Payment

There are multiple ways that customers can pay us: direct debit (i.e., ACH), check, and credit card. Please review [this Confluence page](#) to understand each payment method.

The methods are *not* created equally. As you learned in your readthrough of the Confluence page, processing times are variable across each. In addition, there are fees associated with two of the three. Credit cards are the most expensive, requiring us to pay a 3% fee for collecting payment. We try to pass these fees on to our customers, but we eat the cost for the many of them ([~\\$200k in fees/month](#)). There are small, nominal fees associated with ACH payments, and no fees for checks. Some of our customers prefer to pay us via credit card, as they buy themselves an extra ~30 days to actually issue payment, as they essentially transfer their debt from us to their credit card provider.

Our clear and undisputed payment method preference is direct debit (ACH). Fees are low, processing times are faster than checks, and we can generally see transaction data in real time. However, if we can get a customer to agree to pay the 3% processing fee associated with credit card payments, credit card payments are as (or more) desirable than ACH. If a customer won’t agree to absorb the credit card processing fee, we’d prefer check payments in most situations. Only in emergent situations (we’re worried about nonpayment, a building would otherwise be suspended, etc) do we prefer credit card payments due to their instantaneous processing time.

While Billing Reps generally handle setting up customers’ payment methods, it’s helpful for you to know how to as well. There will be situations where you’ll have new accounts coming to you for help or accounts that want to set up a new payment method through you. Please read through

- [RM: Different Payment Types](#)

- [SOP: Setting Up Credit Card / Direct Debit for a Customer](#)
- [SOP: How to set up a customer with autopay](#)
- [SOP: Editing Payment Information on Invoiced.com](#)
- [SOP: Credit Card Fee Policy](#)

Disputes

In the event that a customer wants to dispute a charge, there are a number of different ways that can happen, which I'll outline below.

1. Self-Serve, Pre-Invoice
 - a. Under the “Upcoming Charges” tab, a customer has a “Dispute” option for each line item, in the “Dispute status/actions” column. They’ll be prompted to enter the details of their dispute. Once done, the dispute will be handled by Billing
2. Self-Serve, Post-Invoice
 - a. If an invoice has already been issued and an HCF wants to dispute it, they’ll have the option for each line item on the invoice. They’ll again be prompted to enter details, after which a dispute case will be generated and handled by Billing. Notably, the invoice will have to be regenerated, which I’ll touch on below.
3. Contacts Us, Pre-Invoice
 - a. If an HCF contacts us for a pre-invoice dispute, we have two options:
 - i. Direct them to self serve in the app, as explained above
 - ii. Submit [this Google form](#) on their behalf, which will prompt the Disputes team to action the dispute. If you go this route, be sure to tell the customer how to self-serve in the future.
4. Contacts Us, Post-Invoice
 - a. If an HCF contacts us for a post-invoice dispute, there are two options:
 - i. Direct them to self serve
 - ii. Go to #new-invoice-disputes in Slack and use the “Report Invoice Dispute” macro to raise the dispute on behalf of the customer.

Once a dispute has been submitted, it creates a case in Salesforce, which the Disputes team (or Billing Rep) will then work on. To view the status of an open case, you can use [this Salesforce report](#). [This Salesforce report](#) shows closed dispute cases. Generally, disputes are resolved within a day.

If a pre-invoice dispute is accepted, the associated charge will not appear when the corresponding invoice is issued.

If a post-invoice dispute is accepted, the invoice will be regenerated. To explore how we denote regenerated invoices and their corresponding net terms, please read [this Confluence page](#). To pull out a very important note, net terms of a regenerated invoice changes based on when a dispute was entered:

IF time-to-dispute > dispute-terms, THEN Due-Date = Due-Date + dispute-terms

ELSEIF time-to-dispute <= dispute-terms, THEN Due-Date = Due-Date + time-to-dispute

Failure To Pay On Time

Unfortunately, failure to pay invoices on time is a common occurrence. When this occurs, we as a company can do one of three things: (a) extend leniency, (b) pend the account, or (c) suspend the account. For clarity, here's what pending and suspending mean for accounts:

Pending → (i) all filled shifts remain on the calendar and will be worked by HCPs (ii) we do not allow the facility to post new shifts (iii) posted shifts that are unfilled will remain on the HCF's calendar but will not be bookable by HCPs

Suspension → (i) shifts in the next 72hrs continue as-is, we do not want the building to be understaffed on short notice and we allow filled shifts in the next 72 hrs to continue (ii) no new shifts can be posted or booked (iii) all filled shifts after 72 hrs get canceled

While you are the second-level decision maker for accounts which you own - a step above the Billing Rep - the Billing Rep will still make recommendations each week based on their internal SOPs. Billing Reps will always check with you before implementing their recommendations. It's important to have an idea of how they'll make their decisions, so please read the following articles:

- [Page: SOP: Determining Pending / Suspension Status](#)
- [Page: Pending / Suspension](#)

The second article above offers a window into why you might choose to extend leniency when our general SOP calls for a lack thereof. Realistically, your relationship with an account will best inform the action we'll take. You may still be overruled by [Hannah Kim](#) or myself, though you can (and should!) expect us to share our rationale. While it's impossible to *always* make the right decision, you are ultimately responsible for the decisions you do make. To say aloud, it's *hard* not to extend leniency often, yet extending leniency is not always the right move. It's important that you both set clear, fair expectations with your customers and adhere to those expectations. If you consistently fail to adhere to them, they'll push the envelope every time.

Miscellaneous Processes

The steps above cover the core motions that occur throughout the Billing process. Below, you'll find a number of articles about miscellaneous processes you'll have to dive into on an ad hoc basis, so it's best to familiarize yourself now.

- [SOP: Creating Payment Plans](#)

- Generation of payment plans falls into a Billing Rep's responsibility, but the SOP above offers baseline thinking on how to negotiate one
- [Bankruptcy & Receivership](#)
 - Although Billing & Legal will handle much of the process when an account enters bankruptcy or receivership, it's helpful to have a rudimentary understanding of the steps we need to take when these things happen
- [Promises to Pay](#)
 - Billing Reps are responsible for logging promises to pay in invoiced.com, but you may actually field many of these promises. The article above outlines what we need to collect in those instances
- [Page: SOP: Legal Collections](#)
 - The Account Management team is pretty "hands off" once an account reaches the demand letter stage, but it's helpful to understand what that means for an account and the progression they'll follow
- Other Collections Processes
 - While Billing/Legal undertake most of these processes, it's helpful to understand roughly what they look like
 - [Insurance Process](#)
 - [3rd Party Collections](#)
 - [Bad Debt Process](#)
 - [Legal Collections](#)
- Requesting Credit Notes
- [Metabase Trackers & Dashboards](#)
 - On occasion it'll be helpful to find reporting that Billing uses. This page houses all of their main reporting, alongside their use cases

In Closing

There's a lot of information to take in here, and I don't expect you'll retain it all on a first pass. Your first readthrough is to help you conceptualize the work that we do and how the pieces fit together. I expect this doc to be a reference point over your first quarter here, both as a way to further your own understanding and to have a bead on how to execute in certain areas. Most of the linked resources come straight from Billing's own

[Page: Collections Team Knowledge Base](#), which I'd encourage you to leverage whenever you can.

To opine briefly on why collections work is so important, I'll say this: Although the service we provide is a platform through which buildings can find qualified staff to fill shifts at their buildings, we are, in many ways, a lending company at our core. We extend debt to customers: debt with which they pay their staffing costs. At any given time, we may have close to \$100,000,000 dollars in outstanding Accounts Receivable. To fund the AR, we borrow against an Asset-Backed Line of Credit, using the AR as collateral and pay interest on the amount we borrow, which consistently chips away at our margin. If an invoice passes 60 days overdue, we no longer can use the associated AR as collateral to borrow against our ABL (aka it enters our

“ineligibles” bucket), meaning we fund the AR with investor money/our free cash flow. The opportunity cost of every dollar we borrow in AR, especially if it enters our eligibles, is immense and could otherwise have been used on some other business-critical function. We consistently fight a multi-faceted battle: a battle wherein we must maximize the speed at which we recognize revenue, maximize the margin associated with each shift & customer, *and* maximize the customer experience, all without letting maximizing one unduly impact the other. Figuring out Billing & Collections is one of the most impactful things we can do... as impactful, to an extent, as growing our top & bottom lines. We can generate revenue on paper all we’d like, but we can’t let the low hanging fruit of actually *collecting* it go unemphasized.