

CBA leads Easyclaim race

Commonwealth Bank will be first to market its Medicare rebate application for health service providers when it launches a product dubbed MediClear by the bank in the next two weeks.

Most retail banks have responded to Medicare's invitation to apply to provide Easyclaim services, to use the branding devised by the federal government for the service.

The plan is to allow patients to claim government rebates for defined medical services at the medical clinic. This has been possible for more than a decade for many medical services where rebates are funded from private medical insurance (via a proprietary system operated by National Australia Bank) but has not been possible until now for Medicare payments.

Only Commonwealth, NAB and Tyro/HCN have so far entered into the accreditation process with Medicare. CBA expect to complete their accreditation in the next few days.

Commonwealth is the market leader in this segment with well over 50 per cent of surgeries and health care offices with Eftpos facilities banking with CBA, according to the bank.

"There is a defensive element to our strategy," Brian Smith from CBA told the Smart Summit in Sydney this week, "but we will be building up our sales force and we do expect to win business with this."

Smith said he expected to make big inroads into the 30 per cent of (mainly bulk-billing) surgeries with no current Eftpos capability.

Tyro looks set to follow CBA and launch its Easyclaim product in September or October. The Tyro solution will be integrated with practice management software developed by HCN and currently used widely throughout the industry.

"We are in the middle of accreditation now," said Tyro CEO Jost Stollman. "Everything is progressing to plan."

The Tyro/HCN product operates via the internet and reduces data entry to a single operation, rather than standing alone from the doctor's own system.

"Our solution is entirely different to CBA's. We are doing all the hard work for the doctor, the staff and the patient."

MediClear will work on the Commonwealth's XPOS platform and all health care providers currently with CBA for their merchant acquiring will receive a new chip capable K71X Keycorp terminal, if they haven't yet upgraded.

All CBA POS terminals will be pre-loaded with the MediClear application. CBA is believed to have signed up thousands of its doctors/merchants already following a mail-out last month.

**For a corporate subscription, contact Ray Wong ray@thesheet.com
or call Ray on +61 418 416 316**

Editorial contacts:

Ian Rogers ian@thesheet.com

John Kavanagh john@thesheet.com

John Phillips johnp@thesheet.com

Jason Bryce jason@thesheet.com

Published from Melbourne, Australia by Ian Rogers ABN 68 204 093 594

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