

Online Payments in the Healthcare Industry

How Hospital da Luz improved their
customers' experience.

CASE STUDY



switch.

Throughout a global pandemic crisis, where consumers were moving to digital channels for all things payments, Hospital da Luz increased online payments value by 45% every month, leading to significant improvements in their customers' journey.

SUMMARY

Hospital da Luz – a leading healthcare organization in Portugal – uses Switch to enable digital payments on the MY LUZ app. Through Switch, Hospital da Luz can connect with multiple payment providers, accept different payment methods, and increase the organization's efficiency. This new distribution channel brings a more seamless and convenient experience to patients and customers during appointments' checkin and checkout, especially during the lockdowns imposed by the recent pandemic crisis.

For Hospital da Luz, a robust digital payment structure plays a crucial role in a patient's interaction with hospitals and clinics, thus becoming a critical factor to increase their competitiveness in the health sector.



About Hospital da Luz

Hospital da Luz is a hospital network from Luz Saúde, one of the largest healthcare groups in the Portuguese market.

Founded in 2000, with 29 available units from private to public hospitals, to senior residence and special care, and with 62 medical and surgical specialties across the country, Luz Saúde is a reference in medical technology and innovation.



Challenge

Hospital da Luz was looking for new ways to improve the non-medical experience of patients and explore how technology could help in the process.

Only 7% of clients were registered in the online portal, only 1,5% of appointments were done via this portal, and there were very few exam results available online.

The main challenges for Hospital da Luz were the following:

- Provide the best experiences at each stage of the patient journey;
- Increase the traffic of clients for digital channels;
- Increase the engagement with digital platforms;
- Improve the internal processes for better efficiency.

Working together with Truewind, Hospital da Luz developed a mobile app – MY LUZ – that made it easy and safe for patients to manage their health and the health of their families online.

By adopting a design thinking methodology, involving staff from all the different Medical Units, and interviewing actual patients, Hospital da Luz defined the app's primary goals: to offer clients convenience, simplicity, and access to clinical and administrative information. It was also crucial that the app could help reduce patients' effort when scheduling appointments and the average time on waiting lines.

Enabling online payments through the app MY LUZ was a critical decision to achieve the goals, mitigate the stress of waiting in line, and provide a fully-digital and more convenient checkin and checkout experience to patients.

João Chaves, Customer Experience Deputy Director at Luz Saúde, reveals the thought process for finding the right payment solution:

“We are now competing with different industries. If we want to implement a payment solution, let us forget for a while the health sector. What is the best solution that clients are using to make payments online?”

After choosing the payment solution, the major challenge was the technical implementation to enable payments in the new app. Hospital da Luz was already going through many structural changes that implied strict deadlines. Implementing a payment solution should be fast and seamless to keep up with the ongoing projects' timelines.



Solution

Fast and seamless integration.

Hospital da Luz came to Switch for a solution that was **fast to implement, secure, and which enabled automatic integration**. Payments needed to be communicated immediately to increase teams efficiency and to support daily financial meetings.

Although the technical implementation was seamless, it implied a complex settlement setup that required creating and managing of individual bank accounts per health unit. Helping Hospital da Luz navigate through this setup and following the client's deadlines required additional efforts from Switch customer support and operation teams during the onboarding process.

“There were no pain points during the integration and Switch was a big help. They became facilitators for some situations and accelerated some processes helping with constraints with the different providers.”

Vanda Madeira, Senior Project Manager, Luz Saúde

Accepting online payments and connecting multiple providers.

Another primary requirement was **flexibility** in the payment methods provided. The company was already accepting the local method Multibanco but, the team at Hospital da Luz had to do further research on their clients' behavior for transitioning to online payments. As a result, the company felt the need to enable MB Way, PayPal, and credit cards for digital payments.

Through a single integration flow, Luz Saúde could then access the different providers that allow the organization to accept the different payment methods. Additionally, the implemented solution – Switch Dynamic Forms – makes it possible for the organization to add future payment methods with the minimum development effort.

Right now, MB Way accounts for 48% of online payments at Hospital da Luz standing as one of the preferred methods for Portuguese patients.

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Spotting inconsistencies with Reconciliation.

Hospital da Luz recognized that there was still room for improvement when it came to the reconciliation processes. The departments responsible for billing at Hospital da Luz are now using Switch Reconciliation on a daily basis to compare bank statements with the payment information that Switch instantly provides on the Dashboard.

“When there are failures in communication between systems, these need to be analyzed promptly. This is where Switch Reconciliation has been a great help to avoid constraints with our clients.”

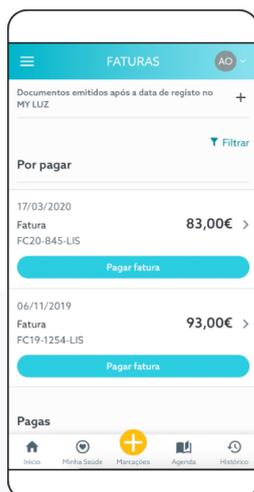
Vanda Madeira, Senior Project Manager, Luz Saúde

Tackling a crisis with online payments.

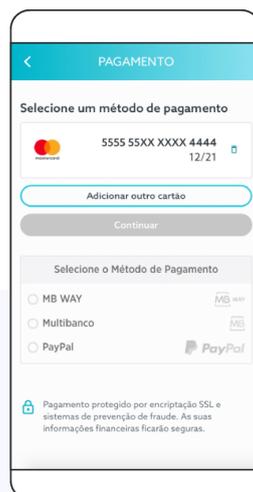
With the Covid-19 pandemic, medical appointments decreased by 70%, with people avoiding hospitals unless it was an urgent matter. The opportunity surged for an exponential increase in video medical appointments through the app. As patients started moving to the digital platform with video appointments, they became familiarized with performing tasks online. To pay for video appointments, patients didn't need to move away from the channel they were already using.

As a matter of convenience and safety, patients were naturally being educated on using digital channels to pay for their appointments which helped accelerate overall clients' transition to online payments.

For physical appointments, clients were being suggested to proceed with payments via MY LUZ app to avoid handling cash or touching the POS terminal, which has also contributed to the acceleration of online payments adoption.



To pay the appointments, patients can select the invoice through the MY LUZ app.



The patient chooses their preferred payment method.



And the checkout at the hospital is concluded.

Results

Switch has proven to bring efficiency gains to the entire organization. Because patients are given the option to finish the checkout process through a digital platform, Hospital da Luz can alleviate some resources and activities at the counter, reorganize their operations, and allocate resources into other activities.

After implementing digital payments, the app MY LUZ gained 70% more users in a year – reaching more than 450.000 users – and payments through the app have been increasing up to 45% each month.

The team at Hospital da Luz knows that there's still a long way to go for patients to make the shift as online payments still represent a minor percentage of the total incoming payments. Nonetheless, the focus is on mid to long-term success. Hospital da Luz is already investing in future-proof operations by looking into more projects leveraging online payments.



— KEY RESULTS

- Yearly growth of 3.000% in online payments value.
- 1.000.000€ in online payments performed throughout the year on the MY LUZ app.
- Improved patient journey, with reduced time on waiting lines.
- Improved reporting and operational efficiency.

We're building the payments
infrastructure for interoperability.
Get in touch if you want to learn more
about payments optimization:

[SWITCHPAYMENTS.COM/ABOUT/CONTACT](https://switchpayments.com/about/contact)

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