



Empowering Healthcare Payments

How TLC Physical Therapy Leveraged Payment Technology for Seamless Savings

Efficient payment systems are vital for enhancing the patient experience and streamlining administrative processes. TLC Physical Therapy, a premier provider of therapeutic services in New York City, recently partnered with AerPay Direct to revolutionize their payment operations. By integrating the AerPay Direct Gateway with Ingenico Cloud Lane/7000 POS terminals and Virtual Sallys Kiosk, TLC has elevated its payment capabilities to new heights.

This advanced system has also enabled TLC Physical Therapy to centralize billing operations and incorporate virtual agent support, creating a seamless check-in and checkout experience for patients. In addition, TLC Physical Therapy implemented a dual-price processing model, saving them over \$4000 per month on processing fees. This white paper explores how these advanced tools have transformed TLC Physical Therapy's payment processes, delivering unparalleled efficiency, security, convenience and savings.

The Challenge: High processing fees, salary funding, and operational inefficiencies.

- ▶ **High Fees:** Over \$4,000/month in processing costs, totaling nearly \$50,000 annually across 8 locations.
- ▶ **Inefficient Transactions:** Outdated terminals caused long patient wait times.
- ▶ **Disjointed Billing:** Payments across locations created inefficiencies and administrative strain.
- ▶ **Limited Options:** Lacked support for modern methods like NFC and EMV.
- ▶ **Labor-Intensive Processes:** Manual payment handling required a full-time receptionist at each location, costing \$60,000/year per site.

AT A GLANCE



The Customer

TLC Physical Therapy is known for its patient-centric approach, offering customized rehabilitation plans for a variety of conditions. With multiple locations across New York City, TLC Physical Therapy serves a diverse clientele, ranging from athletes recovering from injuries to individuals seeking post-surgical rehabilitation. The practice's commitment to innovation extends beyond therapy, ensuring every aspect of the patient experience is seamless—including payments.

The Solution: AerPay Direct provided TLC Physical Therapy with a cutting-edge payment infrastructure designed to address these challenges and enhance scalability:

► Ingenico Cloud Lane/7000 POS Terminals

- Equipped with EMV chip, NFC, and magstripe capabilities.
- PCI PTS 5.x certified for enhanced security.
- Optimized for high-volume transactions, ensuring fast and reliable service.
- Built-in dual-price processing which offers separate cash and card price at checkout, covering the cost of card processing.

► AerPay Direct Gateway Integration

- A centralized platform for managing all payment methods.
- Comprehensive reporting and analytics for financial oversight.
- Seamless integration with existing systems, reducing administrative overhead.

► Virtual Sally Kiosk

- Browser-based, self-service payment functionality.
- Eliminates the need for specialized software or drivers.
- Compatible with any operating system, providing flexibility for staff and patients.

► Virtual Agent Support

- Virtual agents assist during the checkout process, prompting applicable co-pays or outstanding balances while patients interact with the Virtual Kiosk without the need to hire a person to manage the payment process.
- Allows TLC Physical Therapy to leverage overseas assets for efficient, round-the-clock support.



Scalable, Centralized Operations

The integration of these tools has allowed TLC Physical Therapy to centralize its billing operations, offering numerous benefits:

- **Centralized Billing Location:** All financial transactions are managed from a single location, ensuring consistency and reducing administrative redundancies across multiple offices.
- **Streamlined Patient Interactions:** Virtual receptionists enhance the check-in and checkout process by guiding patients through payments and generating receipts and care plans on-demand.
- **Global Resource Utilization:** TLC leverages overseas assets to provide seamless virtual agent support, ensuring smooth interactions regardless of time or location.



"Implementation was very easy – it only took a few minutes to set up the kiosk with terminal and virtual assistant. With the savings we are realizing, our only regret is that we didn't find this solution sooner".

- Jason LaMendola
Owner, TLC Physical Therapy



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The Results: Enhanced patient experience, operational efficiency, and thousands in savings.

Streamlined Check-In and Checkout

Patients interact with the Virtual Sally Kiosk upon arrival and departure. During checkout, virtual agents prompt applicable co-pays and outstanding balances. Receipts and customized care plans are printed directly at the kiosk station, reducing front-desk bottlenecks and ensuring patients leave with clear next steps.

Improved Payment Versatility

The Cloud Lane/7000 terminals allow for quick, secure checkouts, supporting EMV chip, NFC, and traditional payment methods. Patients enjoy a flexible payment experience, enhancing satisfaction.

Administrative Optimization

By centralizing billing and automating routine payment tasks, TLC Physical Therapy’s administrative staff can focus on higher-value activities, such as patient care and engagement.

Future-Proof and Scalable

The system’s compatibility with cloud-based technologies and virtual resources ensures it can adapt to TLC’s growing needs, supporting expansion without compromising efficiency or security.

Conclusion

The implementation of AerPay Direct’s Gateway, Ingenico Cloud Lane/7000 POS terminals, Virtual Sally Kiosk, and virtual agent support has transformed TLC Physical Therapy’s payment operations. These tools have streamlined patient interactions, centralized billing, and enabled the use of global resources, positioning TLC as a leader in healthcare payment innovation. With the efficiencies and savings realized, they feel empowered to expand to even more locations in the coming year.

AerPay Direct is proud to support businesses like TLC Physical Therapy with tailored payment solutions. By combining advanced technology with a patient-first approach, TLC has set a new standard for efficiency and satisfaction in healthcare payments.

“Our virtual agent platform has allowed us to fully centralize our front office operations, saving the practice almost \$500,000 / year in salary costs we’d otherwise be using to pay full-time receptionists. Combined with our processing fees being covered, we are excited to expand to more locations next year.”.

- Jason LaMendola
Owner, TLC Physical Therapy

Savings Overview

Before

Salary for 8 Receptionists	\$480,000/year
Processing Fees	\$48,000/year
Total Expenses	\$528,000/year

After

Virtual Receptionist (8 locations)	\$240,000/year
Processing Fees	\$0.00
Upfront Equipment Cost (Kiosks & Terminals)	\$20,000
Total Expenses Year 1	\$260,000
Expenses After Y1	\$240,000/year

Year 1, TLC PT will save \$268,000
and will save \$288,000 every
year thereafter.

