

ClinCard: Instant Automated Patient Payments and Messaging



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Learning Objectives

- Compare currently available alternatives for paying study participant stipends with a new payment method solution
- Learn about the ClinCard, what it is, how it works, and how to apply the system in daily practice
- Identify responsibilities of the study staff and the OCR in implementing ClinCard
- Experience a simulation of study coordinator activity using ClinCard

Participant Stipends Today

- University check through Accounts Payable (AP)
- Gift card
 - Purchased with P-card
 - Purchased after a Faculty Research Advance via AP
- Cash

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Talking Point: All of these participant stipend methods are governed by CCHIP 17 – Accounting for Payments to Research Study Subjects.

These alternatives can be labor intensive, time consuming = a true cost to USF, takes a long time for checks to get cut, variations between Departments and Divisions on how these get processed....

Participant Stipends Tomorrow

- The ClinCard: Instant automated patient payments and messaging



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Talking Point:

Scope of the ClinCard today is for Morsani COM non-Federally sponsored clinical research studies that provide participant stipends and travel reimbursements. The system is being implemented for studies running through the FAST accounting system. We are not opening up to Research Foundation/UMSA studies, aka "Banner Accounts".

If ClinCard is successful, may expand to other areas at USF in the future.

What is a ClinCard?

- USF Health branded debit card
- Study visit payments by visit description
- Travel reimbursement payments
- Manual payments (e.g., unscheduled visits)
- Electronic approval process
- Opt-in participant messaging
 - Payment confirmation at time funds are available on card
 - Balance reminders after 6 months of no activity on card
 - Appointment reminders 1 and 3 days prior to scheduled appointment

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Talking Point:

- A specially designed debit card for clinical research
- Allows study participants to receive payments electronically and access funds through various methods
- Participants can receive study related communications by email and text, although messaging is optional for each study participant

How Can the ClinCard Be Used?

- ATM to get cash
- Store purchases
- Online purchases
- Cash withdrawal at bank



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Talking Point:

- Card is activated upon first payment load
- Activated card can be used immediately as a credit card
- ATM and cash back use requires a PIN be set up by study participant
- PIN set up information is located in the letter that is included in the envelope with the ClinCard (given when ClinCard is dispensed)

To use as a debit card to get cash back or at an ATM, a PIN must be set up by the study participant.

- Can call the toll free number on the back of the card
- Can reset by calling toll free # or going to MyClinCard.com
- ***NOTE – We are getting Spanish language FAQs that we can distribute as needed***
- Store purchases, including a cash back option with no fee
- Online purchases
- Cash out a bank - But don't have the participant surrender the card or a replacement will need to be provided!
- Gas purchases – most gas stations place a hold on credit card purchases. Patients should be aware as this may limit the amount that they can access on the card until the hold is released (average gas hold is \$75 for 7 days).

- To avoid holds or declined purchases due to holds over the current limit on the card, the patient can advise the gas station or restaurant the amount that is currently loaded on the card and enter the payment amount.

Key Benefits of the ClinCard

Participant Benefits

- Fast access to funds
- MasterCard secures funds if ClinCard lost or stolen
- Participant drives ability to eliminate fees
- Convenient study reminders

Site Benefits

- Reduce administration
- Reduce costs
- Promote retention and compliance
- Centralized reporting
- More compliant and satisfied participants

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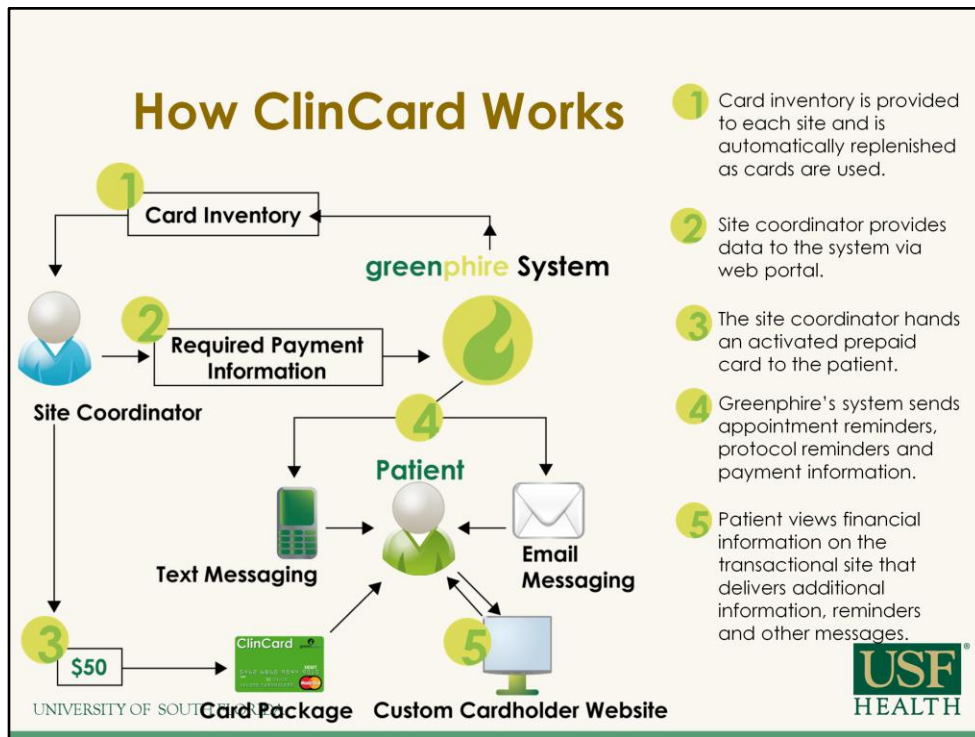
Talking Point:

No fees for:

- Online or in-store purchases
- Cashing out the card by presenting to a bank teller
- Calling automated system for balance inquiries
- Calling Customer Service and speaking to a live agent. **Customer service agents do not know that the card holder is in a research study, just that they are a “Valued Customer” as illustrated on the image of the card in previous slide.**
- Funds added by study team

The following will incur a fee:

- Non-use for more than 6 months
- ATM withdrawals (fees vary by location) – similar to when you use your debit card at a different bank.
- Request for a paper statement (can call or check online for free)
- Request for a replacement card through Customer Service (Study team can replace on-site at no charge to patient which is preferred)
- Request for a check through Customer Service to remove funds from the card



Talking Point:

- Cards come in a legal size envelope with a cellophane display window through which the card # is visible.
- Site registers patient
- Site assigns card # at first visit and provides to the patient. This associates the card # to the patient.
- Patient receives communication once funds are available, plus additional communication if opts in for reminders
- Patient views their financial information on MyClinCard.com or by calling toll free customer service number

Responsibilities of OCR staff

- Initiate login credentials for study coordinators
- Initial set up of visit payment schedule
- Modifications to visit payment schedules
- Delivery of ClinCard supply to study sites
- Approval of all payments >\$75 and all manual payments
- User Access management
 - Onboarding
 - Off boarding
- Management of the issuance account

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Talking Point:

- You will receive your login credentials and a Quick Reference Guide via email
- Within the OCR we have separated duties so that the OCR team members who deliver cards to sites do not function in role of Approver
- OCR staff sets up the study in the system, including the \$ amount per visit
- Delivery of ClinCards are made in batches of 20

Responsibilities of study staff

- Ensure Informed Consent document language accommodates this method of payment
 - Ongoing studies may use an IRB approved consent addendum to transition from prior payment methods
- Register study participants in the ClinCard system
- Assign a ClinCard to the participant
- Collect W-9 forms
- Make study visit payments through the Web portal
- Replace lost, stolen or damaged cards prn
- Notify the OCR of all changes to stipend payments
- Notify the OCR of changes to study staff

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Talking Point:

The W-9 is the source document for the information entered into the ClinCard system. W-9 should be collected and kept on file if cumulative payments are expected to exceed \$200/calendar year OR if a single payment exceeds \$50. The ClinCard system will generate a 1099 report for USF each year, therefore at Participant registration it is important to include SS#s.

Lost, stolen or damaged cards will automatically transfer the balance to the replacement card when the replacement card is assigned to the participant. It is a best practice for the site to replace a lost or stolen ClinCard for the study participant because if they request for themselves via Customer Service they will incur a fee.

The OCR must be informed immediately of employee terminations so that we can de-activate their user account immediately to limit potential for fraudulent activity.

Sample Consent Language

- You will be paid \$\$ for each study visit completed. You will be paid a total of \$\$ if you complete all the scheduled study visits. If you do not complete the study you will be paid only for the study visits that you completed. You will be paid using a USF ClinCard debit card and the funds will be loaded onto the card within three working days of each study visit.

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Talking Point:

Per HRPP Policy No 1003 Compensation to Human Research Subjects
Section 6.1.6 “Compensation must be fully outlined in the informed consent document including prorated payments and total compensation as well as the method and timing of compensation”

Compensation Section of USF IRB IC template:

[IF COMPENSATION FOR PARTICIPATION IS AVAILABLE, include the dollar amount per visit and payment upon study completion of study activities. Explain any other costs you may be able to remunerate, such as parking fees, bus or taxi fare; childcare costs, or time away from work.]

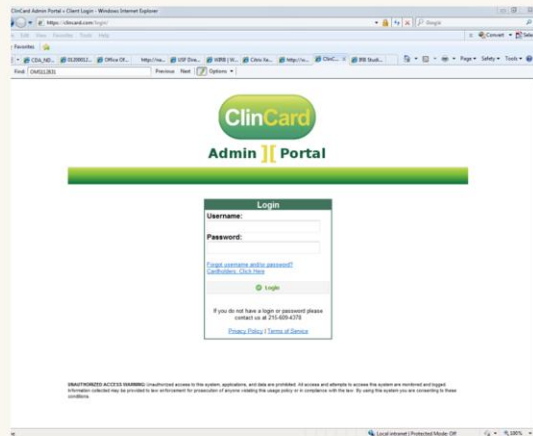
You will be paid \$\$ if you complete all the scheduled study visits. If you withdraw for any reason from the study before completion you will be paid \$\$ for each complete study visit.

[USF investigators must include the following for studies where compensation is more than \$50 per payment or \$200 per calendar year. See Research CCHIP # 017 for more information.]

To receive payment, you must provide your social security number, name and address so that we can comply with IRS (Internal Revenue Service) reporting requirements. When payments are reported to the IRS we do not tell them what the payment is for,

only that you have been paid. If you do not wish to provide this information you can still take part in this study but you will not be paid.

Log In To the ClinCard Portal



www.clincard.com

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Talking Point:

How to Login to www.clincard.com

Go to www.clincard.com

Enter your login and password as provided to you. Keep in mind that your login and password are “case sensitive” so make sure your capital letters are in the correct place.

If you have difficulty logging into www.clincard.com, please click on the “Forgot username and password?” link, enter your email address and click “Reset my password.” This will instantly send you an email with a link that allows you to reset your password.

Note: You can also call ClinCard’s site support team at 215-609-4378

Talking Point:

How to Register a Subject:

Login to www.clincard.com

Click on “Register Subject”

Enter the required information into the brief form

***Be sure to register the participant using the address that is on their ID in case they choose to make a card transaction that requires them to show ID

Note: If you would like the Subject to receive payment confirmations or appointment reminders, be sure the “Email (Enable)” and/or “Text Messaging (Enable)” checkboxes are selected

Click on the “Register” button

You will be brought to the “Subject Information” screen which we will see in a moment where you can assign a card number, make a payment, schedule an appointment reminder, replace a ClinCard or edit a Subject’s information
 If you have difficulty making a payment for the first time please call the ClinCard site support team at 215-609-4378 and they will be happy to walk you through it

Look Up a Participant

The screenshot shows the ClinCard Admin Portal interface. At the top left is the ClinCard logo and 'Admin Portal'. At the top right, it says 'Welcome, Site Coordinator' with links for 'Edit Profile', 'Change Password', and 'Logout'. A green navigation bar contains 'Register Subject', 'Look Up Subject' (highlighted with a red box), and 'Support'. Below this, there is a 'Recent Activity' section with 'No Recent Activity'. To the right is a 'Search' section with a 'Study' dropdown menu set to '-- All Studies --'. Below the dropdown are three input fields: 'Name:', 'Subject ID:', and 'Initials:'. A green 'Search' button is located below these fields. At the bottom of the page, the University of South Florida logo and 'USF HEALTH' logo are visible.

Talking Point:

How to Look Up a Subject Who Has Already Been Registered:

Login to www.clincard.com

Click on "Look Up Subject"

Search for the Subject you want to pay by entering one of the following pieces of information and click on "Search"

- First name and/or last name
- Subject ID
- Subject's initials

Click on the underlined name of the Subject

You will be brought to the "Subject Information" screen where you can perform any of the actions required for the Subject, e.g., issue payment.

ClinCard Admin Portal

Welcome, Site Coordinator

Register Subject | Look Up Subject | Support

Recent Activity
Created new subject [Test Subject](#)
[view all](#)

Subject Information | Audit History

Test Subject
[return to search results](#)

Study Info
- Enrolled in [Test Study](#) as ID 123456

Next Appointment
None scheduled

No card currently assigned to Test Subject.

Address
1012 W Eighth Ave
King of Prussia, Pennsylvania 19406

Home Phone 215-555-1212 **Cell Phone** 215-555-1212

Allow Email Yes **Allow Text Messages** Yes

Appointments

Date	Day	Time	Scheduled By
------	-----	------	--------------

Actions:
 Assign ClinCard
 Make Site Visit Payment
 Make Travel Payment
 Manual Subject Payment
 Edit Subject
 Schedule Appointment

Participant Information

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USF HEALTH

Talking Point:

This is the “Subject Information” screen that was just just referenced. This is where you can assign a card number, make a payment, schedule an appointment reminder, replace a ClinCard or edit a Subject’s information such as a change in address or opt in/opt out of messaging reminders. These activities will be discussed next.

Assign a ClinCard

The screenshot displays the ClinCard Admin Portal interface. At the top, there is a navigation bar with 'Admin Portal' and 'Welcome, Site Coordinator' with links for 'Edit Profile', 'Create Payment', and 'Logout'. Below this is a menu with 'Register Subject', 'Look Up Subject', and 'Support'. A 'Recent Activity' section shows 'Created new subject Test Subject' with a 'View all' link. The main content area is titled 'Subject Information' and 'Audit History'. A pop-up window titled 'Assign Card' is open, showing 'Current Card: None Assigned' and a 'New Card' input field. To the right of the pop-up is a sidebar with buttons: 'Assign ClinCard', 'Make Site Visit Payment', 'Make Travel Payment', 'Manual Subject Payment', 'Edit Subject', and 'Schedule Appointment'. Below the pop-up, the subject's details are listed: 'Address: 1012 W Eighth Ave, King of Prussia, Pennsylvania 19406', 'Home Phone: 215-555-1212', 'Cell Phone: 215-555-1212', 'Allow Email: Yes', and 'Allow Text Messages: Yes'. At the bottom, there is an 'Appointments' table with columns for 'Date', 'Day', 'Time', and 'Scheduled By'.

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Talking Point:

How to Assign a ClinCard to a Subject:

Click on “Assign ClinCard” and a pop-up screen will appear

In the “New Card” field, enter the 16 digit number visible through the window of one of the ClinCard card packages you received

Note: There is no need to open the envelope prior to providing to the Subject
Click on the “Assign” button

Once the card has successfully been assigned, you will receive a confirmation message at the top of the “Subject Information” screen

Now an option to “Replace ClinCard” appears. In the event that a Subject loses their card, you can replace that card for them by clicking on “Replace ClinCard,” and follow the steps above, using a card number from a new ClinCard card package

Note: This will inactivate the lost card and automatically transfer any available/pending balance to the newly assigned ClinCard

Make a Site Visit Payment

The screenshot shows the Clincard Admin Portal interface. At the top, there is a navigation bar with 'Admin Portal' and 'Welcome, Site Coordinator'. Below this, there are tabs for 'Register Subject', 'Look Up Subject', and 'Support'. The main content area is divided into two sections: 'Recent Activity' on the left and 'Subject Information' on the right. The 'Subject Information' section has a sub-tab for 'Assign Card'. A pop-up window titled 'Assign Card' is open, showing 'Current Card: None Assigned' and 'New Card:'. To the right of this window is a list of actions: 'Assign Clincard', 'Make Site Visit Payment' (highlighted with a red box), 'Make Travel Payment', 'Manual Subject Payment', 'Edit Subject', and 'Schedule Appointment'. Below the 'Assign Card' window, there is a message: 'No card currently assigned to Test Subject.' followed by contact information for the subject, including address, home phone, cell phone, and email/text message preferences. At the bottom, there is an 'Appointments' table with columns for Date, Day, Time, and Scheduled By.

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Talking Point: All Payments >\$75 require OCR approval. We will turn these around within 3 business days. Turn around is usually same day, but we need to accommodate enrollments that occur overnight and on weekends.

How to Make a Site Visit Payment:

Click on “Make Site Visit Payment” and a pop-up screen will appear
Select from the dropdown box which milestone the patient is being paid, e.g., Visit 1, Visit 2, etc.

Click on the “Pay” button

Once the payment has successfully been requested the “Pending Payment” area of the “Subject Information” screen will reflect the payment. It will also be reflected in your “Recent Activity” on the left-hand side of the screen.

Once a payment request has been approved and processed, the amount will be removed from the “Pending Payment” area and reflected in the “Available Balance” area

If the Subject has opted to receive email and/or text messages, the Subject will receive a payment confirmation communication when the payment is made

Make a Travel Payment

The screenshot displays the Clincard Admin Portal interface. At the top, there is a navigation bar with 'Admin Portal' and 'Welcome, Site Coordinator'. Below this, there are tabs for 'Register Subject', 'Look Up Subject', and 'Support'. The main content area is divided into two sections: 'Recent Activity' on the left and 'Subject Information' on the right. The 'Subject Information' section includes a pop-up window titled 'Assign Card' with fields for 'Current Card' (None Assigned) and 'New Card'. To the right of this pop-up is a list of actions: 'Assign Clincard', 'Make Site Visit Payment', 'Make Travel Payment' (highlighted with a red box), 'Manual Subject Payment', 'Edit Subject', and 'Schedule Appointment'. Below the pop-up, there is a message: 'No card currently assigned to Test Subject.' followed by contact information for 'Test Subject' including address, phone numbers, and email preferences. At the bottom, there is an 'Appointments' table with columns for Date, Day, Time, and Scheduled By.

Talking Point:

How to Make a Travel Payment:

Click on “Make Travel Payment” and you will be brought to a new page that will give you 3 travel reimbursement options:

Drive (calculates the appropriate amount to reimburse a patient for miles driven to/from appt) The system has been pre-loaded with the State of Florida’s mileage rate of \$0.445.

Flight

Other

Enter the required information into the fields that will appear in the pop-up window
Click on the “Save” button

When you are finished making payment requests click on the “Submit Request” button

NOTE: We are strongly encouraging sites to roll travel into the patient stipend as a lump sum to avoid the requirement to use the FAST Travel Module for patients. Work with your Project Liaison during budget development to achieve this.

Make a Manual Payment

The screenshot displays the Clincard Admin Portal interface. At the top, there is a navigation bar with 'Admin Portal' and a welcome message for the 'Site Coordinator'. Below this, there are tabs for 'Subject Information' and 'Audit History'. The main content area shows an 'Assign Card' pop-up window with fields for 'Current Card' (None Assigned) and 'New Card'. To the right of this window, a list of actions is visible, including 'Assign Clincard', 'Make Site Visit Payment', 'Make Travel Payment', 'Manual Subject Payment' (highlighted with a red box), 'Edit Subject', and 'Schedule Appointment'. Below the pop-up, there is a section for 'Address' and 'Appointments'.

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USF HEALTH

Talking Point: All Manual Payments require OCR approval. We will turn these around within 3 business days. Turn around is usually same day, but we need to accommodate enrollments that occur overnight and on weekends.

How to Make a “Manual Subject Payment:”

Click on “Manual Subject Payment” and a pop-up screen will appear
Enter the payment value that you want to pay to the Subject in the “Amount” field
Add an appropriate comment in the “Note” field, e.g., *Unscheduled Visit, Week 32*, etc.

Click on the “Pay” button

Once a payment request has been processed, the amount will be removed from the “Pending Payment” area and reflected in the “Available Balance” area

If the Subject has opted to receive email and/or text messages, the Subject will receive a payment confirmation communication when the payment is made

Enter a Participant into a Different Study

- Screen shots are getting boring so please enjoy this cute graphic instead



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USF
HEALTH

Talking Point:

How to Enter a Subject into a Different Study:

You do not need to re-register or assign a new card to an existing subject if they are moving onto another study. Rather, you will select the existing Subject and be brought to the “Subject Information” screen. On the right hand side of the screen, you will see options that represent all of the actions you can perform on the Subject.

Click on the “Edit Subject” button

Click on the “Study” drop-down field and select the appropriate “new” study

Enter an updated “Subject ID” in the text field if applicable

Click on the “Save” button

Note: If the patient no longer has their ClinCard from the previous study, you can replace it for them (see

“How to Assign a ClinCard” steps).

Set an Appointment Reminder

The screenshot shows the Clincard Admin Portal interface. At the top, there is a green header with the Clincard logo and 'Admin Portal' text. On the right, it says 'Welcome, Site Coordinator' with links for 'Edit Profile', 'Change Password', and 'Logout'. Below the header, there are navigation links: 'Register Subject', 'Look Up Subject', and 'Support'. A 'Recent Activity' section on the left shows 'Created new subject Test Subject' with a 'view all' link. The main content area is titled 'Subject Information' and 'Audit History'. A pop-up window titled 'Assign Card' is open, showing 'Current Card: None Assigned' and a 'New Card' input field. Below this, there are 'Assign' and 'Cancel' buttons. To the right of the pop-up, there is a vertical menu with options: 'Assign Clincard', 'Make Site Visit Payment', 'Make Travel Payment', 'Manual Subject Payment', 'Edit Subject', and 'Schedule Appointment'. The 'Schedule Appointment' button is highlighted with a red box. Below the pop-up, there is a message: 'No card currently assigned to Test Subject.' followed by 'Address' information: '1012 W Eighth Ave, King of Prussia, Pennsylvania 19406'. There are also fields for 'Home Phone' (215-555-1212) and 'Cell Phone' (215-555-1212), and checkboxes for 'Allow Email' (Yes) and 'Allow Text Messages' (Yes). At the bottom, there is an 'Appointments' section with a table header: 'Date', 'Day', 'Time', and 'Scheduled By'.

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Talking Point:

How to Setup an Appointment Reminder:


Click on the “Schedule Appointment” button and a pop-up menu will appear
Using the dropdowns, enter the correct date and time of the Subject’s next appointment

Click on the “Schedule” button

The appointment has been stored and will appear at the bottom of the “Subject Information” screen under the header “Appointments”

If the Subject has opted to receive email and/or text messages, the Subject will receive a reminder communication 3 days and 1 day prior to the Subject’s next appointment

Audit History



Admin Portal

Welcome, Site Coordinator

[Edit Profile](#) | [Change Password](#) | [Logout](#)

Register Subject
Look Up Subject
Support

Recent Activity

Created new subject [Test Subject](#)

[view all](#)

Subject Information

Audit History


Test Subject

[return to search results](#) [Print Page](#)

Recent Activity

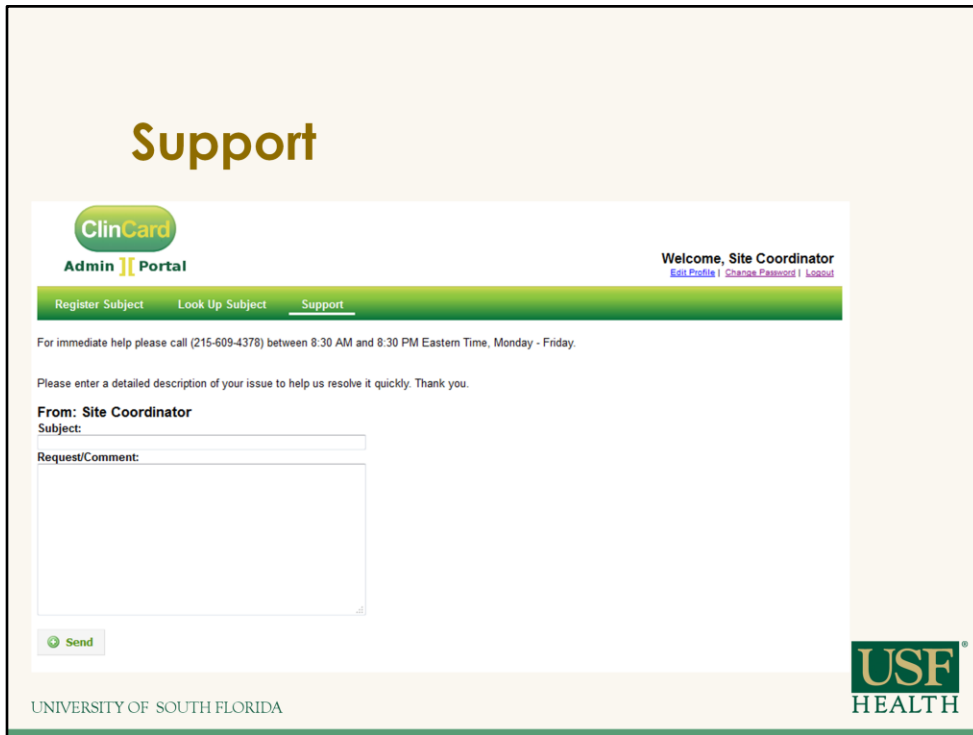
Action	Message	Activity By	Activity Date
Subject Created	Created new subject Test Subject	Site Coordinator	10/26/2011 @ 12:17 PM

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Talking Point:

On this screen you will see all recent activity related to that participant.



Talking Point:

How to Get Help:

If you have questions about using the www.clincard.com, how it has been set up for your studies, or you have any other questions or comments you may reach the ClinCard site support team by:

Submitting an email request through the “Support” link within the www.clincard.com website

Directly emailing support@greenphire.com

Calling the site support team directly at 215-609-4378 between the hours of 8:30 am and 8:30 pm Eastern Time (Monday through Friday) in order to speak with a ClinCard support person

***You can also call the OCR – 813-974-3336 – and Liz will assist or refer you to one of the other members of the team.

Next Steps



- Initial Pilot Site Department of Psychiatry launched March 8th

"The system and procedures are easy to use, the help desk is extremely helpful, patients/families are extremely pleased, and the time savings from having to process a check and follow-up on 'late' payments is substantial."

Yvonne Bannon, RN, MSHS, CCRC

Instructor

Clinical Research Manager

USF, Department of Psychiatry and Neurosciences

- Now starting to roll out to selected sites

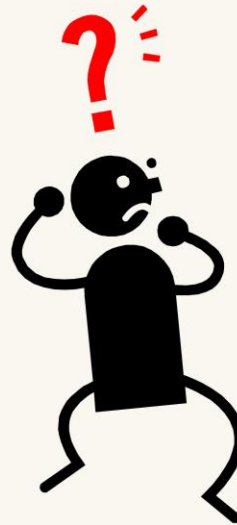
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Talking Point:

Talk to your Project Liaison or call/email OCR if you are eager to jump into the queue to implement the ClinCard system for your studies.

Questions,
Concerns,
Comments?



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