

Practitioner Guidelines



Dealing with Non-Payment

Occasionally problems will arise with a client who though apparently satisfied with the session/therapy will neglect to pay the bill. This is to outline the ways of reducing the incidence of non-payment and how to deal with such a situation.

Firstly, you have a right to be paid fairly for your work when this work has been delivered appropriately. As a practitioner you are entitled to set whatever fee structure you feel is appropriate without explanation to anyone.

It is highly advisable to have your fees publicly advertised. For some people the simple act of making contact to a therapist is difficult enough, it may be an action that marks a major event and turning point in their life. Or, it may be an action that makes all-to-real the fact that they need help, which is at variance with how they have always seen themselves up until that moment.

Thus a situation may arise where the client contacts the therapist and either fails to understand the fees, simply doesn't hear that portion of the conversation or is too embarrassed or awkward to decline the appointment on ground of cost.

Some clients will arrive via a referral, either from another therapist or via their GP. Often, it is assumed by the client that the person making the referral is sorting out the funding for the session. Such as the situation in the UK with the NHS, when one NHS doctor refers a patient to another doctor or specialist, the patient does not pay. This is likely to be an expectation when a client is "referred by GP" to you, so it is important to clarify before booking the appointment who exactly is funding the session.

Occasionally, at the end of the session, a seemingly happy client will tell you they have "forgotten their wallet" and will make haste to leave. It is safe to assume that this client is not intending to pay.

So, process to follow:

1. Be sure that the prices/fees are clearly understood and obvious.
2. Have a clear and fair cancellation policy in the case of a non-attending client or last minute cancellation.
3. When collecting payment, be sure to offer a receipt. Keep a record of the payment (to prevent misunderstandings later).
4. When the client pays by cheque, you must pay this into the bank promptly. It is unfair to the client to unreasonably delay in clearing the cheque.
5. Many clients do not expect to pay the therapist directly and so may simply expect to receive an invoice later. Be sure to send the invoice promptly.
6. Invoices must be numbered, dated and "payment due" date given.

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7. Invoices must be worded carefully so as not to breach any confidentiality or embarrass the client. Remember, not all invoices are paid directly by the client but may be paid by another family member, or a company department and so on.
 8. If payment is not received by the payment date, then send a second invoice marked "PAYMENT DUE". It is sensible to accompany this with a phone call and/or email. Give 7 days for payment.
 9. If payment is not received by this cut-off date, send a final reminder giving 3 days for payment. Mark invoice, "NO FURTHER REMINDERS WILL BE SENT."
 10. If payment is still not received, it can be assumed no matter what excuses the client has given, they are not intending to pay. In which instance you have a choice to either write off the debt, or to proceed to the small claims court. In the UK, this can be done in less than 15 minutes using the "Money Claim Online" service, which costs £30, the cost of which is added to the claim against the non-payer.
 11. The majority of clients will pay immediately rather than risk an escalation of costs through non-payment.

You responsibilities such as confidentiality do not cease just because the client misbehaves in this way and it would be considerate an inappropriate breach to talk about the non-payment with any other party.

As such, if proceeding to the small claims court, you must omit any clinical details about the client from the forms, and only complete the process referring only to the terms of business, rather than using the client's purpose for seeing you in the first place.

It would be considered grossly unprofessional to offer any form of threat or coercion to the client who fails to pay their bill. Do not consider attempting any leverage or clever language patterns to achieve payment, this will always work out badly in the long term.