

SOC Going Cashless

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Aim

To optimise payment collection process for SOC with a focus on reducing manual tasks, promoting cashless payment methods and enhancing operational efficiency. By nudging patient payment via cashless modes, this will better prepare patients staying in the North to perform self-payment with NHG Cares app or kiosks and also reduce cash handling risks.

Background

- Daily, 39 counters supports cash payment, across KTPH and AdMC. This results in added work to reduce cash handling risks and ensure accuracy.
- Project aims to reduce cash handling by promoting cashless payments. This will nudge our patients towards performing self-payment via NHG Cares app or future kiosks.
- Initiative will result in time savings for staff and deliver direct financial benefits through cost savings and cost avoidance.

Team Members

Name	Designation	Department
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Khairin Nadia Binte Khamaruldin	Senior PSA Executive	SOC Services
Suzziana Binte Kassim	Senior PSA Executive	SOC Services
Dianawati Binte Mohamed Ramli	Executive Assistant	SOC Services
Tan Jie Ling	Management Associate	SOC Services/ Inpatient Services
Siti Nuraisjah Bte Jasman	Executive	SOC Services
Fanny Ng Siang Leng	Executive	SOC Services
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Janice Lim Xiaoyuan	Senior Executive	SOC Services
Sharen Tan Xueni	Senior Executive	SOC Services
Anddi Goh Heng Yuan	Assistant Manager	SOC Services
Kong Ka Hei	Manager	SOC Services
Aaden Lim Wei Sheng	Manager	SOC Services

Interventions / Implementation

Phase 1 (Jan 2024) – To consolidate counters collecting cash to at least 1 per level. Clinics with high track record of cash collection or with low mobility patients were selected as cash collecting clinics. Cash collected per counter was monitored to access demand for cash payments. Cash bags were deposited at Security instead of SOC from 1 April 2024.

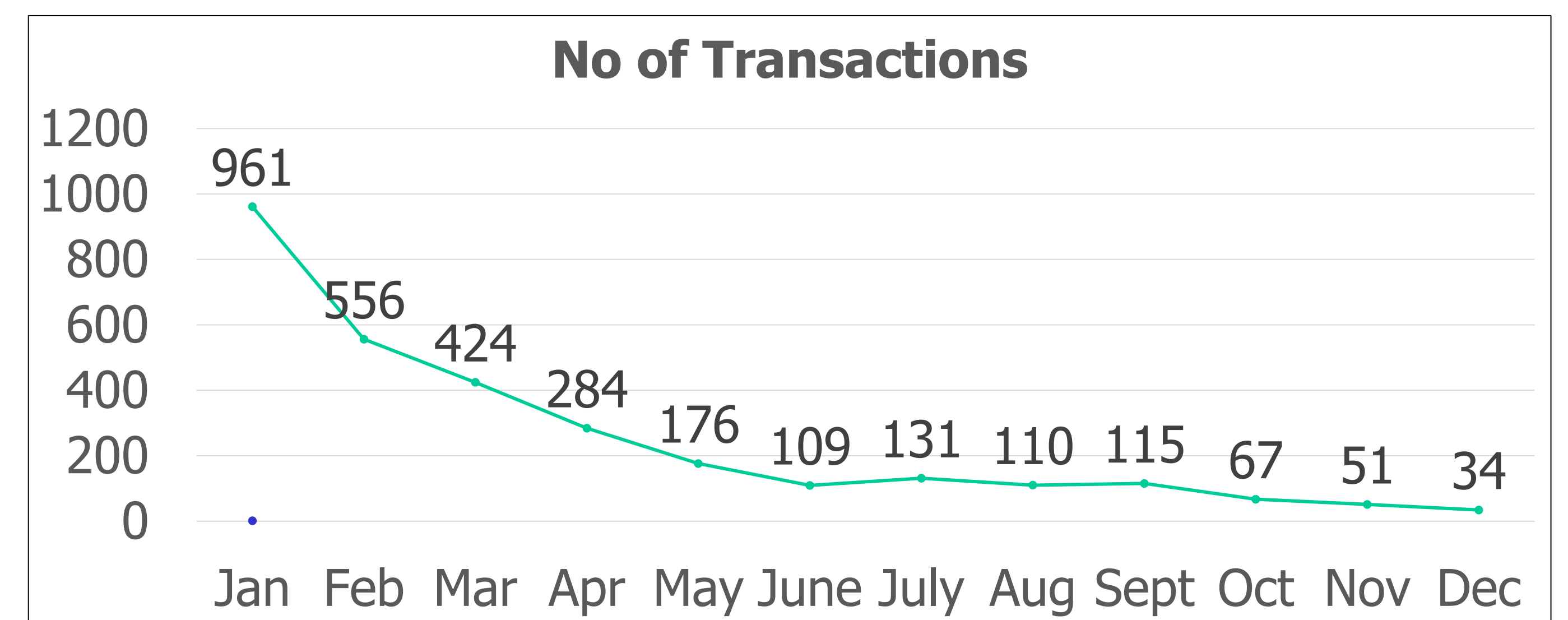
Phase 2 (Jan 2025) - To centralise payment collection only in C22, C32 and C52 for specific groups of patients (Foreigners, Elderly patients) and to remove onsite payment collection for other patients.

Onward 2026

- With lesser cash collection counter, cash handling risks for SOC have also reduced.
- Cost savings and avoidance also contribute towards operational resilience.

Results & Outcomes

- Number of counters collecting cash has reduced by 72% from 39 to 11. This led to a reduction in cash float management from \$7,000 daily to \$1,800 as of Dec 2024.
- Number of cash transactions have also reduced by 93% since January 2024.



- With less cash handling, Business Office was able to reduce frequency of cash collection agent with \$27,012 cost savings per year
- There was a cost avoidance of \$99,800, originally budgeted for 2 cash recyclers (1 for KTPH, 1 for AdMC) to manage cash accounting.

Time Savings from Opening and Closing Process

Process	As Is		To be	
	Start Time	7.45am	Start Time	8am
Opening	No. of floats	31	No. of floats	11
	Duration to collect 1 float	2.5 min	Duration to collect 1 float	2.5 min
	Duration to collect all floats	1 hour 17.5 mins	Duration to collect all floats	27.5 mins
	Aetos Collection			
Time taken is dependent on how detailed the Aetos staff are in checking the condition of the bags				
Closing	Start Time	6.30pm	Start Time	5pm
	Intention is to aid PSAs when patients requests to speak to clinic managers and to open the safe when there is a jam in the safe, hence, not much time savings is expected from this process.			

Time savings (based on a 5.5 work week)			
	For PSAs	For CMs	Total
Per day	50 mins	50 mins	1 hours 40 mins
Per month *Average of 24 working days in a month	20 hours	20 hours	40 hours
Per year *286 working days in a year	238 hours	238 hours	476 hours

*Number of working days were obtained from MOM's table of working days for 2023

- Time savings: 238 hrs annually for PSAs and 238 hours annually for Clinic Managers/Supervisors to administrate cash verification. This equates to about \$16,708 per year.

Conclusion

This project has not only resulted in time savings for staff and also delivered direct financial benefits through cost savings and cost avoidance.

Streamlining payment process can minimise human error and improve accuracy in financial reconciliation. This reduces cash handling risks for SOC