

CHECKLIST

The healthcare-compliant surcharging checklist

Use this during demos, procurement reviews, and leadership discussions. Choosing a surcharging partner is a financial and compliance decision before it's a pricing one.

Vendor name:

Company website / URL:

Primary product(s) evaluated:

Evaluation date:

Evaluator(s):

Department / role(s):

Current vendor (if applicable):

Stage of evaluation: ☐ Initial review ☐ Shortlist
☐ Finalist ☐ Renewal review

Implementation model: ☐ Standalone ☐ Replacing existing
☐ Supports current PMS/EHR

Estimated contract term:

Additional notes/context:

1 Regulatory compliance

If a solution isn't fully compliant, no recovery rate makes it worth the exposure.

WHAT TO LOOK FOR

- ☐ Automated state-specific rule enforcement
- ☐ BIN validation blocking debit, prepaid, FSA, and HSA
- ☐ Built-in handling of the 30-day processor notice
- ☐ Compliant signage for in-person and digital points of sale
- ☐ Patient receipts

WHAT TO ASK

- Is surcharging automatically disabled in restricted or prohibited states?

- How does the platform prevent surcharging debit and FSA/HSA?

- Who is responsible if a rule is violated?

2 Financial and accounting integrity

Where the money goes matters as much as whether it was disclosed.

WHAT TO LOOK FOR

- ☐ Surcharge funds held separately from operating revenue
- ☐ Clear, auditable reporting
- ☐ Correct principal-only posting to the PMS

WHAT TO ASK

- Are surcharge funds deposited into our operating account, or handled separately?

- How would this show up in an audit?

- Does the surcharge ever get counted as revenue?

3 Patient experience and disclosure

The fee should never arrive as a surprise.

WHAT TO LOOK FOR

- ☐ Itemized, disclosed line item on every receipt
- ☐ Point-of-entry and point-of-sale signage
- ☐ Talking points, scripts, and staff guidance
- ☐ Alternative payment options clearly communicated

WHAT TO ASK

- What exactly will patients see on their receipt?
- What options do patients have to avoid the fee?
- What signage and scripts are provided for our front desk?

4 Implementation and scale

You shouldn't have to rip and replace as you grow.

WHAT TO LOOK FOR

- ☐ Multi-location and multi-MID support
- ☐ PMS and EHR connectivity across your footprint
- ☐ Evidence of healthcare compliance — documentation, attestations, or audit artifacts shared with customers

WHAT TO ASK

- Can this be enabled selectively by location or state?
- What's required to implement and maintain it?
- What compliance documentation can you share?

5 Demonstrated outcomes

Experience in healthcare environments, with evidence behind it.

WHAT TO LOOK FOR

- ☐ Documented cost recovery data
- ☐ Verified customer proof of value
- ☐ A healthcare compliance track record

WHAT TO ASK

- Is your surcharging fully healthcare-compliant?

- Can you share documented recovery from a similarly sized healthcare organization?

- How many customers/locations use your surcharging?