INTERNATIONAL PAYMENTS

Money before arrival is a trust problem

Families cannot verify anything. The estimate, advance, currency route and refund must be explained in writing first.

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AT A GLANCE

Where international cases quietly die

WHERE	Between the estimate and the money moving
WHY	Could not work out how to pay, or did not believe the figure
RULE	Publish the process, never a price
ROUTE	One verified payment route, on your own site
MEASURE	The gap between estimate and final bill

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THE ESTIMATE

Publish the process, not the price

- What the hospital needs to prepare an estimate
- How long it takes, who prepares it
- What it includes, excludes, and what would change it
- Date and version every estimate, state how long it stands

Most money disputes are about which version of a document somebody was looking at.

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THE ADVANCE

Explain the mechanism, not the figure

1. What the advance is for and what it is set against
2. What happens if the plan changes after review
3. What happens if treatment does not go ahead
4. How a balance is settled and an unused amount returned

The refund is the only promise the family tests when they no longer need you. Name who tracks it.

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CURRENCY

Say it in advance, in rupees

- Do not quote a convenient converted figure you cannot hold
- Do not let a bank deduction in the middle look like a hidden charge
- Do not leave the family without a named person to ask about a mismatch

State the currency plainly. Any equivalent is indicative and will move.

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FRAUD

Impersonation targets these families

- One verified payment route, visible on your own website
- Tell every family in writing: payment details never change
- One official desk identity, not a coordinator's personal number
- Match payments to cases fast, so a paid family is not treated as unpaid

When it goes wrong, treat it as a service failure, not the family's mistake.

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SOMEONE ELSE PAYS

Sponsors, relatives abroad and cover schemes

- Record who pays, who decides, who receives clinical information, with consent for each
- Never let the patient be the courier between hospital and funder
- Ask at admission what the home-country cover needs at discharge
- Be clear what the hospital charges and who invoices what

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DURING THE STAY

Silence causes more complaints than the amount

- Interim statements at agreed points, sent to whoever pays
- Flag money changes the moment the clinical plan changes
- An itemised final bill a stranger can understand
- Receipts in the name of whoever actually paid

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REPORT MONTHLY

Three numbers for the case record

1. **Time from complete reports to estimate sent**
   Are you fast enough to stay in the running?
2. **Cases that went quiet after the estimate**
   Where the money conversation is failing
3. **Variance between estimate and final bill**
   Whether anyone can believe your estimates

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READ THE FULL GUIDE

Money before arrival, in full

- The six things every estimate must state
- The money page your site actually needs
- Translating caveats without turning them into promises
- gauravphogat.com/international-patient-payments-before-arrival

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