

Payment reminder email pack

Four polite emails to get paid, from a friendly nudge to a medical aid chase.

What this is

Four ready-to-edit emails for overdue accounts: a friendly nudge, a second reminder, a final notice and a follow-up to a medical aid. They are warm, clear and professional, and none threatens legal action. A short timeline shows when to send each one.

How to use it

- Replace every highlighted [placeholder] with the invoice details and your own. Send from your practice email, not a personal one.
- Send the emails in order and at the suggested times. Stop the moment the client pays or agrees a plan.
- Keep the subject line neutral. Never put the reason for the sessions in an email.
- Delete this page and the last page before you use the pack.

Before you use it

Check your own policy first. The emails refer to the payment terms on your invoice and consent form. Make sure those say what you do.

Think of the client's wellbeing. Do not stop care abruptly because of an unpaid account. If you need to end the relationship, do it with a proper conversation and a referral.

Check your terms with your indemnity insurer or professional body if an account stays unpaid for a long time. This is a template, not legal advice, and it is not approved by the Health Professions Council of South Africa.

What we checked

- Medical Schemes Act regulations, regulation 6: if a scheme thinks an account or claim is erroneous or unacceptable for payment, it must tell both the member and the provider within 30 days of receiving it. A scheme cannot refuse payment for late submission before the end of the fourth month after the last date of service. [Regulation 6](#)
- NetPractice, how long medical schemes take to pay: schemes must pay valid claims within 30 days, claims older than four months are generally rejected, and unnoticed rejections are a common cause of delay. [NetPractice](#)
- NIATx behavioural health guidance: reminders work best when they are personal, prompt and kind. [NIATx](#)

Last checked: 3 October 2026. General information only, not legal or professional advice. Not approved or endorsed by the Health Professions Council of South Africa.

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Four steps, from a gentle nudge to a follow-up with the medical aid.

Step	When to send	Tone	Goal
1. Friendly nudge	1 to 3 days after the due date	Warm, assumes an oversight	A quick payment
2. Second reminder	About 14 days after the due date	Kind and clear, offers help	Payment or a plan
3. Final notice	About 30 days after the due date	Firm and respectful	A decision this week
4. Medical aid chase	30 days after you submitted the claim	Professional and factual	Payment or a clear answer

1. Friendly nudge

Email

Subject: Reminder: invoice [invoice number]

Hi [first name],

I hope you are well. A quick note that invoice [invoice number] for [R amount], dated [date], was due on [due date] and I have not yet seen the payment. It may simply have crossed with this email.

My banking details are on the invoice: [bank, account number, reference]. If you have already paid, thank you, and please ignore this message.

Warm regards,

[Your name] · [Practice name] · [Telephone]

2. Second reminder

Email

Subject: Second reminder: invoice [invoice number]

Hi [first name],

I wrote a couple of weeks ago about invoice [invoice number] for [R amount], which was due on [due date]. It is still outstanding.

If something has made it hard to pay, please tell me. I am happy to talk about a payment arrangement that works for you, for example [two or three instalments].

You can pay to [bank, account number, reference]. Please let me know by [date] either that you have paid or how you would like to proceed.

Kind regards,

[Your name] · [Practice name] · [Telephone]

3. Final notice

Email

Subject: Final reminder: invoice [invoice number]

Dear [first name],

I have reminded you twice about invoice [invoice number] for [R amount], due on [due date], and it remains unpaid. I would like to settle this with you directly and without stress.

Please pay in full by [date], or reply to agree a payment plan with me by then. If I do not hear from you, I will call you so that we can sort it out together before we plan any further sessions.

My banking details: [bank, account number, reference].

I value working with you and would like to resolve this.

Regards,

[Your name] · [Practice name] · [Telephone]

4. Medical aid chase

Send to the scheme or its administrator's provider line, not to the client. Medical schemes must pay valid claims within 30 days. If a scheme thinks a claim is wrong, it must tell both the member and you within 30 days.

Email

Subject: Claim follow-up: practice [practice number], member [membership number]

Dear Claims Department,

I submitted the claim below on [date submitted] and have not received payment or a rejection notice.

Practice number: [practice number] · **Practitioner:** [your name]

Member: [member name] · **Membership number:** [number] · **Dependant code:** [code]

Account number: [invoice number] · **Date of service:** [date] · **Amount:** [R amount] · **Claim reference:** [reference, if any]

Please confirm the status of this claim by [date]. If it was rejected or needs correction, please tell me the reason and what I must change, so that I can resubmit within the four-month period.

Thank you for your help.

[Your name] · [Practice name] · [Telephone] · [Email]

Swap-in lines

- **The scheme paid the client, not you.** The scheme has paid the amount for invoice [invoice number] to you directly. Please pay it over to my account: [bank details].
- **A partial payment.** Thank you for the payment of [R amount]. The balance of [R amount] on invoice [invoice number] is still outstanding.
- **A payment plan.** Thank you for speaking to me. As agreed, you will pay [R amount] on [dates]. I will send a short reminder before each date.
- **A thank-you after payment.** Thank you, I have received your payment for invoice [invoice number]. A receipt is attached.

Do and do not

Do keep the tone kind, use the invoice number and amount, and give a date and a way to reply.

Do offer a payment plan before anything else.

Do not put the reason for the sessions in a subject line or message.

Do not threaten legal action, mention credit bureaus, or contact the client's employer or family.

Do not discuss the account on WhatsApp groups or in front of others.

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Built by Sumarie Engelbrecht, a Registered Counsellor in active practice in Mbombela, for South African psychologists and Registered Counsellors.