A Financial Solution for Patients and Providers

The increasing financial responsibility placed on patients continues to challenge the healthcare industry. As patients take on more responsibility for care costs, they need straightforward, long-term lending options. Similarly, healthcare providers need a solution that increases cash flow, decreases costs and increase patient satisfaction.

Health Services Financing (HSF®), by CommerceHealthcare®, is a convenient and affordable way to help ease the financial burden medical expenses can place on patients. The flexible patient financing solution simplifies the lending process by utilizing an open line of credit, no patient credit check required and online patient self-enrollment. It can also be offered to patients or financially responsible parties at any point in the revenue cycle.

Key features include:
- Multiple rate and term options, including low or no interest
- Simple implementation and modeled to work with existing early out companies
- Integrates with your patient management or revenue cycle system (Epic, Cerner, etc.)
- Enhances price estimation processes
- Complements existing medical payment programs
- Transaction fee refund for defaulted account balances

A Better Approach to Patient Payments

The no-hassle enrollment process creates a positive patient financial experience. After patients accept one of the appropriate payment options presented, they are enrolled quickly online, by phone or in-person. The provider receives full funding, which is posted to the patient’s account within 7 days for new accounts, and next business day for subsequent accounts. The experienced Commerce team manages all patient communications and account servicing.

How HSF® Works

Payment options discussed with patient
Patient verbal acceptance
Enroll patient and submit charges
Commerce funds provider 100% of charges
Funds automatically post to patient account
Commerce Bank Loan Servicing sends patient a welcome letter, including disclosures, and handles all servicing thereafter
Increase Cash Flow and Reduce Risks

- Full funding provided within 7 days for all new accounts, and next business day for subsequent accounts.
- Combining pre-Service enrollment with your price estimation process can accelerate financial clearance and cash flow.
- HSF® brings the security and scalability of a major financial institution to your patient financing program.
- The CommerceHealthcare® team manages the program end-to-end, no third-party servicers.

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<thead>
<tr>
<th>Patient Benefits</th>
<th>Provider Benefits</th>
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<tbody>
<tr>
<td>• Peace of mind: multiple care charges can be financed on one open line of credit</td>
<td>• Increased operating margins: funding of full charges</td>
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<td>• Convenience of one monthly payment</td>
<td>• Accelerated cash flow: no waiting weeks or months</td>
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<td>• Reduced confusion: a single consolidated statement</td>
<td>• Enhanced patient experience</td>
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<td>• Simple, fast enrollment</td>
<td>• Improved staff productivity: we handle servicing</td>
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<td>• By phone, in person or online</td>
<td>• Shared financial risk: defaulted account fees are refunded</td>
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<tr>
<td>• No credit check required</td>
<td>• Faster, frictionless process: optional</td>
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<td></td>
<td>Pre-service Enrollment</td>
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It’s Time to Improve Your Patient Financial Experience

Does your organization’s financial experience reduce stress on your patients and staff? Is it designed to meet the growing needs and expectations of patient payers? Speak with a CommerceHealthcare® payment specialist to learn more about how a low to no interest rate program can improve your patient collections process.