

Health Services Financing Program with Low Rate Lines of Credit, Including 0%*

Cutting-edge patient loan financing program from Commerce Bank

The Affordable Care Act and high-deductible insurance plans have expanded the need for patient payment solutions. Commerce Bank's Health Services Financing (HSF™) program features a line of credit that can be presented to patients, or the financially responsible party, upfront at the point of service, or during the backend billing cycle via the phone.

Win-Win for Providers and Patients

Commerce Bank's HSF™ accounts set patients at ease with a simple enrollment process and an easy payment structure. Providers can improve cash flow while offering patients a convenient, manageable way to pay their balance over time at a reasonable rate.

Provider Benefits

- Upfront funding for patient's outstanding balances
- Reduce billing costs
- Decrease account delinquencies
- Complete account servicing by Commerce Bank
- Enhance patient loyalty with improved payment solutions
- Customized patient marketing
- Multiple rate and term options, including 0%*
- Web-based system enrollment, file upload and reporting

How it Works



Commerce Bank Loan Servicing
sends patient a welcome letter, including disclosures, and handles all servicing thereafter

Patient Benefits

- Up to a \$50,000 line of credit, minimum amount applies
- No credit check required
- Simple enrollment process can be done over the phone or in person
- One monthly payment and multiple transactions can be financed on one line of credit
- No paperwork required to enroll
- Repayment terms up to 7 years

We ask, listen and solve.



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Enhanced Support

Two in-house Commerce Bank customer support teams are dedicated to servicing patients and providers, respectively. Benchmarking and best practices are communicated to participating providers on a regular basis, through an Account Manager. Implementation and Product Specialists offer training and ongoing support to help grow your HSF™ program.

*Program Rate Options

In addition to multiple low rate program options, Commerce offers tiered options based on dollar amount. The term is automatically assigned based on the financially responsible party's balance due.

Interest Rates

- Prime, Variable
- Prime + 1%, Variable
- Prime + 2%, Variable
- Prime + 4%, Variable
- 0%

Terms

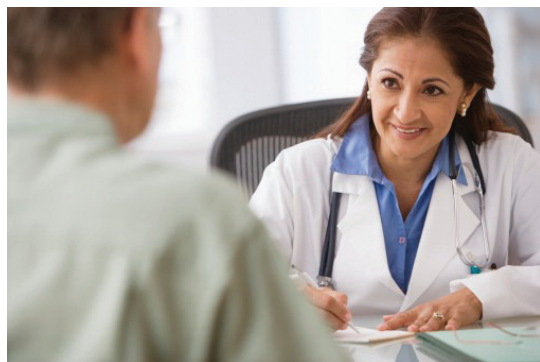
- 12 Months
- 24 Months
- 36 Months
- 60 Months
- 84 Months

Our Commitment to Healthcare

Commerce Bank offers the specialized experience you need for financial success in today's rapidly changing healthcare environment. We offer personal service matched with the latest in products and technology designed to add value and increase efficiency in your revenue cycle.

Learn More

We promise to ask questions to understand your business, listen to your objectives and opportunities, and solve with products and services to meet your goals. For more information about finding the right products and services for your business, please contact your Health Services Financing Representative.



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