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No one knows more about your healthcare organization, patients and community than you. At Commerce, we understand that. That's why we provide solutions that enable you to focus on your organization while we focus on delivering value and increasing efficiency in your revenue cycle.

More patients are footing their medical bills than ever before, expanding the need for unique patient payment options. And they expect a quality financial experience to boot. So, with this in mind, Commerce Bank designed the Health Services Financing (HSF[®]) patient loan program specifically for providers.

Whether your patient payment solutions are outsourced or in-house, Health Services Financing takes the pain out of patient loan programs. Tailored to blend seamlessly within your organization's patient financial experience, HSF[®] gets providers out of the business of banking and gives patients peace of mind. How? It's easy.

At any point in the revenue cycle, providers may offer an HSF[®] line of credit to patients and families. The convenient account grants patients an affordable way to pay their balance over time, through one monthly payment at a 0% or low interest rate.

Patient signup is quick and straightforward; a simple verbal or electronic agreement confirms enrollment in the program. And without a credit check or paperwork, all your patients qualify with no hassle.

From there, Commerce Bank funds you, the provider, and you post those funds to the patient's account. Commerce directly services the loan with your patient thereafter. With no third-party involvement in the program, both you and your patients work solely with dedicated, in-house, Commerce Bank Customer Support Teams for assistance.

Because funding for outstanding patient balances occurs upfront, you'll benefit from an increase in cash, and a decrease in account delinquencies and bad debt. And your patients will appreciate your holistic approach to their care – including their financial well-being – by offering a way to help them pay their bills.

Through Health Services Financing, you can create an invaluable positive impact; for happier, healthier patients, families, and communities, while advantageously capturing the opportunity to improve your financials.

Interested in enhancing your revenue cycle? Visit our website for more information.