

## Healthcare Services Financing. Meet David Transcript

[Text: CommerceHealthcare. Health Services Financing. Meet David.]

One day, I was just I was working out, and I realized I'm getting short of breath, like I wasn't able to breathe that well. I looked in the mirror. After I was done working out, I'd style this golf ball sized knot in my throat.

[At home, David and his wife tell the story in the living area, seated together on a sofa.]

Oh, we had a one-year-old at the time. We're almost one-year-old, so it was very stressful. And then when they told us he needed to get it taken out, I was like, this is probably pretty serious.

[The two of them get online, pouring through search results together on the laptop in their home office.]

At that point, we had no idea what the cost was going to be. We just knew that it was something that needed to be done. That's what's most important. We'll figure it out somehow.

So, I called the hospital to see what our options were. We actually we had a hospital bill and then a medical group bill and then the surgeon's bill. So, all of that added up.

It was more beneficial to everyone probably that we ended up taking the HSF.

[Text: The Ramans opted to enroll in a no-interest HSF financing program offered by Commerce Bank.]

It was a huge relief. I mean, we didn't it was monthly payments of I think it's \$80. That's very doable compared to \$3,000 right here, right now.

The HSF line of credit makes paying medical bills more manageable.

It just takes the financial aspect of his surgery and everything that we were going throughout of the equation completely.

So, it just took the stress, right out of it.

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