

**Funding of
patient payment
plan portfolio**

Immediate boost to cash flow by transitioning portfolio of long-term patient payment plans into ClearBalance patient financing program

Immediate funding of your patient payment plan portfolio: ClearBalance Healthcare can provide an immediate boost to your cash flow by transitioning your portfolio of long-term patient payment plans into the ClearBalance patient financing program. You'll get instant lift to your cash balances to help you manage this period of crisis. Additionally, you're able to offload payment plan management to an expert with nearly 30 years of experience, redirecting your team to more important needs at this time. We can complete our three-step process in a matter of weeks:

- Account analysis to assess overall repayment terms and performance and verify consumer identity
- Notification to patients of account transfer and explanation of why the health system is making the change
- Portfolio transition and funding

The ClearBalance payment plan program is unique because we are the only patient financing services firm that directly complies with all Truth in Lending regulations by transferring the existing payment plan as originally agreed between your organization and the patient in every aspect, regardless of repayment term or balance. Benefits include the following:

- Infusing cash flow
- Freeing staff members for other needs
- Aligning longer-term payment plans with your financial policy
- Reducing bad debt by moving the accounts to a financial institution

Sample results from other healthcare organizations:

- \$5 million immediate cash infusion
- < 3% default rate over 12 months
- 5% decrease in aged A/R >90 days