



Non-Recourse Patient Financing

Improve patient experience and increase financial performance

RedApple's non-recourse financing program can make healthcare more affordable for patients by allowing them to pay for medical expenses over time. This helps to ease the financial burden of unexpected costs or treatments that insurance may not cover. For healthcare providers, offering RedApple's patient financing can increase patient satisfaction, retention, referrals, and revenue while reducing the cost of collecting payments. Our program also provides a competitive advantage in the market by offering a unique service for pre-procedure and **A/R** funding.

RedApple's non-recourse patient financing assumes the risk of non-payment by the patient. In other words, if the patient is unable to repay the loan, we do not pursue the provider or the patient's assets for payment. Our non-recourse financing is popular because it provides patients with more flexibility and reduces the financial risk for providers. Patients can receive the care they need without worrying about the financial burden, while providers can offer affordable payment options without assuming the risk of non-payment. RedApple's, non-recourse patient financing is a win-win for both patients and providers, allowing for greater accessibility and affordability of healthcare services.

Best-in-Class: Patient Financing

Full Non-Recourse: Re-Usable Line of Credit (LOC)
Pre-Bad Debt Solution: Matched to Patient Needs



Key Facts for Providers:

- ✓ Guaranteed payment
- ✓ Paid in full upon LOC funding
- ✓ Debt will never come back
- ✓ Staff-initiated & self-service origination options
- ✓ Fast, flexible implementation
- ✓ Pre-procedure
- ✓ A/R



Key Facts for Patients:

- ✓ 0% Interest for life of loan
- ✓ Up to 36-mo repayment terms
- ✓ Offered to ALL credit profiles
- ✓ No hard credit checks
- ✓ Reusable for length of credit term
- ✓ Convenient, 24/7 online portal
- ✓ Available to guarantor's family

Unique Benefits

For Providers:

- ✓ Improve patient collections
- ✓ Reduce cost to collect
- ✓ Reduce patient receivable bad debt
- ✓ Improve patient financial health
- ✓ Increase patient satisfaction & loyalty
- ✓ Reduce patient leakage
- ✓ Improve cash flow and forecasting
- ✓ Pre and Post procedure financing as well as Accounts Receivable

For Patients:

- ✓ Improve healthcare affordability
- ✓ Easy application and approval process
- ✓ Get approved based on need, not credit score
- ✓ If the patient defaults on the loan we will never turn them over to collections, garnish their wages, or pursue litigation

Flexible Paths to Patient Financing

Staff-Initiated

- ✓ Cloud-Based
- ✓ Direct EHR Integration
- ✓ Fast & Efficient Enrollment

Self-Service

- ✓ Immediate, patient-centric, self-enrollment
 - ✓ EMR System Integration
- Lightning-fast pre-qualification & loan origination process

If you're a provider looking to help patients afford care, please contact or email

About Red Apple

Red Apple Capital launched in 2014 with a vision of making healthcare more affordable for patients and profitable for medical institutions. We realized there was a disconnect between the care that patients needed and their ability to pay the healthcare providers. From elective to medically necessary procedures, along with prosthetics, there is a demand for patient lending programs that are beneficial for both parties. With strategic planning and a mission, Red Apple set out to create an effective, easy-to-implement indirect lending program.