



Trusted. Reliable. Experienced.

## Your Long Term Financing Partner

For more than a decade, Reliance has been a leading provider of medical financing solutions. We are here to help widen your pool of patients by providing attractive and affordable financing options. Our goal is to complement your practice and limit the amount of time and effort required in delivering patient financing. We have minimized the paperwork involved, freeing you to focus on patient care.

## Marketing Support

Your Reliance Representative is always available to assist your staff in training and positioning financing options to your patients. We also will help with marketing support—you can link from your website to Reliance simply and easily and display patient brochures and applications in your office. In addition, we will also accept another company's credit application form so neither you nor your patients will need to fill out multiple applications.

## Start Building Your Business Today

Simply complete the attached Provider Agreement and forward it to Reliance by fax or email with a copy of the Doctor's medical license. Our goal is to make the entire financing process as smooth and easy as possible—for both you and your patients. Once we have a signed agreement, you can immediately begin submitting patient applications—your patients can apply via phone, fax, or secure online form.

## You can rely on us for:

- Easy-to-use financing options to expand your pool of patients
- Immediate approvals, advance payment, and competitive rates
- A long-term commitment to marketing support and the growth of your practice
- Unrivaled customer service and support for both you and your patients

Contact your Reliance Representative for questions or assistance.

### Reliance Finance

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# Program Outline



## No Risk to Your Practice

There are no start-up, application, or monthly fees and all patient loans are Non-Recourse to the Physician. Our programs continue to approve a wide range of applicants with questionable to good credit histories, enabling you to reach and serve patients who may not otherwise be able to afford their desired procedure.

## Funding

Advanced payment options are available. We can fund either by check or wire transfer and can provide multiple disbursements, if needed.

## Patient Interest Rates

Interest rates vary with risk and term and range between 6.9% - 18.9%.

## Terms

We offer a wide range of programs and term options from 12 - 60 months as well as interest-free, same as cash plans for the first three, six, or 12 months.

## Here is how the simple process works:

- 1 Patient completes [Credit Application](#) via phone, fax, or web.
- 2 Within 15 minutes of receiving an application, Reliance will fax or email the Physician's office showing the: applicable amount approved, interest rate, and the patient's monthly payment options.
- 3 If the patient decides to finance through Reliance, all loan documentation paperwork will be immediately transacted directly between Reliance and the patient, enabling the loan to fund within 24 hours.
- 4 Once the patient completes all loan document requirements, Reliance again informs the Physician's office of the loan status by fax or email.
- 5 To receive payment, simply sign the [Completion Statement](#) (and include the Advance Payment Waiver, if required), select a payment type, and fax or email the document(s) back to Reliance.
- 6 Reliance funds Physician via USPS Priority Mail, FedEx, or wire transfer.

# FAQs



## **Are there any fees or obligations?**

There are no sign-up or application fees and no monthly fees or minimums. Acquiring an offer from us does not obligate you (or the applicant) to anything. Our relationship is At-Will and Non-Recourse and the only thing we ask you to sign is our Provider Agreement, which simply memorializes our relationship.

## **What if the patient defaults on the loan?**

All loans are non-recourse towards you, the physician.

## **Does a variable rate mean that every applicant is approved?**

No. Please keep in mind that we can't approve everybody. If an applicant has shown significant irresponsibility or disregard for debt payment in their credit history, the risk is very high that they will repeat this behavior regardless of how eager they are to have the procedure.

## **What rate options do my patients receive?**

Among the lowest on the market, our rates begin at 6.9%. We also offer interest free plans for the first three, six, or 12 months, as well as extended plans from 12-60 months with no money down and no pre-payment penalties. Rates are based on individual credit scores and any offer you receive from Reliance is good for 30 days.

## **If I forward an application to Reliance and it is approved, am I obligated?**

Simply requesting our bid obligates you (or the applicant) to nothing. In addition, we highly recommend that you request bids from two or three different finance companies (known as bracketing) for each patient. We all have slightly different evaluation criteria, which can work to the benefit of you and your patient.

## **If I obtain bids from multiple finance companies, will it adversely affect the applicant's credit?**

Bracketing will NOT adversely affect the applicant's credit because all inquiries into an applicant's credit history on the SAME DAY count as ONE inquiry. In addition, we will even accept another company's application form to make things easier for you. Please note that applicants can apply via phone/fax/web.

## **If I forward applicants directly to Reliance, how will I know whether or not they are approved?**

Whether your patient applies through your office or to us directly, we immediately inform the Physician of the application results and the payment options of your patient. Please note that after receipt of the application information, we generate all paperwork and follow up with your patient, allowing you to focus on your practice.

## **What do I need to do if the applicant decides to accept the loan?**

If your patient decides to accept the loan, we will handle the loan document completion/verification process directly with the patient. All we need to know from you is the procedure date.

## **How long does it take for the patient to complete the paperwork?**

The most common reason why funding is delayed is because of the time it takes the patient to fill out their paperwork. The loan documents must be completed, received, and verified before funding takes place. It is best to schedule the procedure date far enough in advance to allow time for the entire loan document verification process. This time will allow us to handle the each part of the process, independent of your office. In special cases, funding can be turned around within 24 hours.

## **How will I know if the patient has completed the paperwork?**

Upon completion, receipt, and verification of the loan documents, we will let you know that funding is in effect. We will then send you a Completion Statement to facilitate funding.

## **When and how do I get paid?**

Advanced payment options are available. We can fund either by check or wire transfer and can provide multiple disbursements, if needed.

## **Who is Reliance Finance?**

We are a direct lender and NOT a broker. As a result, we feel an obligation to distinguish ourselves from the competition through personalized service and integrity. Even if you decide not to give us a try, please consider us an industry resource.