



# BRING FOCUS TO HEALTHCARE FINANCIAL SERVICES





## STATE OF HEALTHCARE

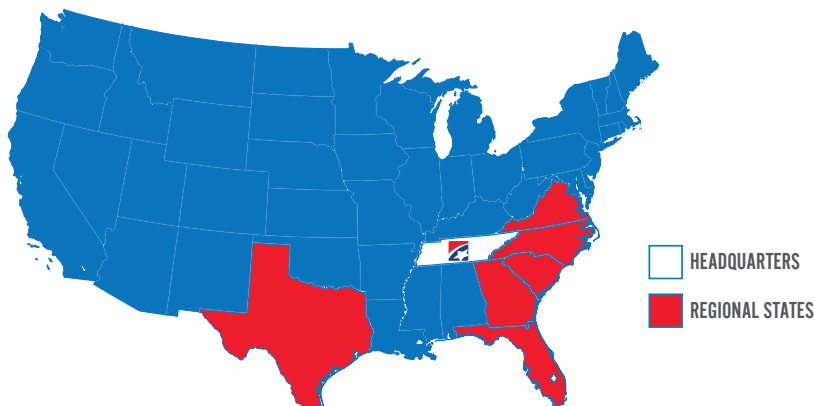
- **Business trend:** Uncertainty around federal healthcare reform policy
- **Key competitive differentiator:** Leveraging healthcare information technology
- **Critical focus:** Increased organizational efficiency

## TOP THREE HEALTHCARE INDUSTRY FINANCIAL CHALLENGES\*

1. Improving financial performance and operating margin in an uncertain health economy
2. Managing cost and reimbursement issues in the healthcare shift from volume to value
3. Responding to complex regulations involving data management

## OUR STORY

Capital Bank is now a part of First Tennessee Bank National Association and the First Horizon family of companies with a legacy of superior financial service that spans more than 150 years. We are focused on serving the financial needs of individuals and businesses, including physicians and medical practices across the Southeast. Our story is one of building lasting relationships with our customers – one opportunity at a time. The following is a snapshot of our corporate healthcare footprint.



## HEALTHCARE BY THE NUMBERS



of physicians say it will be more difficult to deliver high-quality care in the next two years.\*\*



Number of physicians who believe more access to patient data would improve healthcare.\*\*\*

\* [www2.deloitte.com/us/en/pages/life-sciences-and-health-care/articles/us-and](http://www2.deloitte.com/us/en/pages/life-sciences-and-health-care/articles/us-and)  
\*\* [www.bain.com/publications/articles/front-line-of-healthcare-report-2017.aspx](http://www.bain.com/publications/articles/front-line-of-healthcare-report-2017.aspx)  
\*\*\* Deloitte 2017 Survey of US health system CEOs, [www2.deloitte.com/us/en/pages](http://www2.deloitte.com/us/en/pages)

# Our Services

RESPONDING TO YOUR NEEDS

WHAT YOU NEED

OUR SOLUTIONS

## LENDING FLEXIBILITY

### BROAD SPECTRUM OF FINANCING SOLUTIONS

- **Lending** – choose from a suite of term loans and lines of credit that help you finance equipment, supplies and inventory
- **Practice acquisition and refinancing** – buying first practice, acquiring practice from retiring doctors or practice debt consolidation or refinancing
- **Owner-occupied real estate** – relocating, expanding a current practice or breaking ground on a new building
- **Equipment leasing** provide protection against obsolete technology without taking on the liability of ownership by leasing your equipment

### IMPROVED CASH FLOW

- **Lockbox Services** – timely deposit of incoming receivables (via check)
- **Remote Deposit Capture** – deposit checks electronically, without a trip to the bank
- **Remote Cash Deposit** – choose the safe option that fits your deposit needs and schedule for secure transport, all while maintaining complete control over funds
- **Integrated Accounts Payable** – file management tools to combine payments for distribution via ACH, wire and/or purchasing card

### MORE EFFICIENT BACK OFFICE

- **Revenue Cycle Management Solution (Lockbox Service)** – provides electronic data file for the automated posting of payer claim settlements received electronically or via check as well as automated reconciliation of ERAs to daily ACH transactions
- **Electronic Bill Payment** – enables more flexible payment options to improve collection rates
- **Visa® Purchasing Card** – a payment card for business expenditures with spending limits and controls that can be customized to your company's needs
- **Check Print Services** – eliminate the need to purchase and secure check stock and related supplies by outsourcing your check printing. Add Integrated Accounts Payable and streamline your payables processing

## FINANCIAL EFFICIENCY, VISIBILITY AND CONTROL

### IMPROVED FINANCIAL TRANSPARENCY

- **Information Reporting** – get accurate and timely information about your financial position including previous and current day reporting, text message alerts, BAI formats and desktop file delivery
- **Online and Mobile Banking** – view your prior-day, current-day and real-time banking information online or on the go
- **Electronic Payment Reporting** – daily report of incoming ACH payments formatted in an easy-to-read format designed specifically for ERA reconciliation

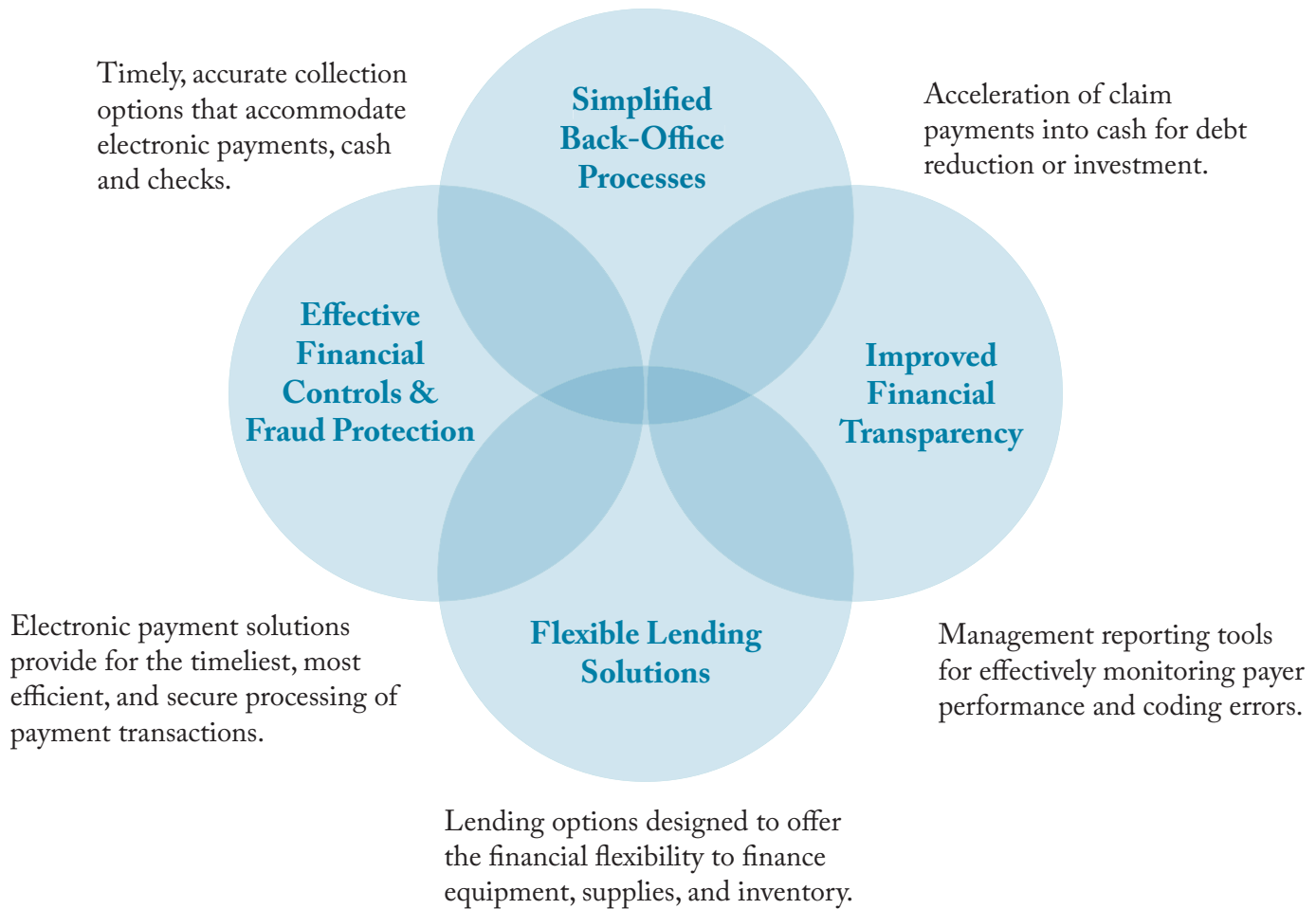
### EFFECTIVE FINANCIAL CONTROLS AND FRAUD PROTECTION

- **ACH Positive Pay** – monitor your ACH debit activity online with additional protection from fraudulent entries - and without the tedious task of reviewing every item
- **Check Positive Pay** – web-based tool that helps combat check fraud and forgery by matching the checks presented for payment against check issue detail
- **Visa® Purchasing Card** – fraud control features include MCC restrictions, active/inactive card status, dollar limits and automated spending controls



## THE CAPITAL BANK ADVANTAGE

At Capital Bank, we have a full suite of treasury management and lending solutions designed specifically to help your practice improve the efficiency of your full cash cycle – from reimbursements and patient pays to supplier payments, purchasing, and expansion.



## FINANCIAL SOLUTIONS BUILT FOR HEALTHCARE

- Relationship Managers with practical, hands-on experience in solving healthcare industry lending and cash flow issues
- A proven Treasury Management service model
- The strength and stability of a trusted financial institution that has served customers for more than 150 years

To learn more about our financial solutions for healthcare businesses, contact your Relationship Manager or Treasury Management Sales Officer.