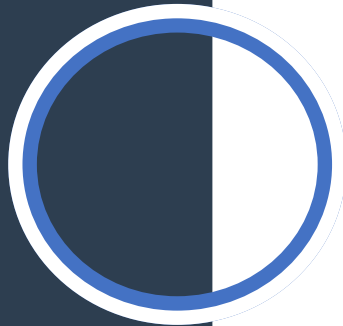


care
cap+



THE POWER OF ZERO
ZERO INTEREST
ZERO FEES
ZERO CREDIT RISK

THE ENVIRONMENT



THE OPPORTUNITY

The annual value of patients' out-of-pocket medical expenses are estimated at **\$63.7 billion**. 43% percent of insured patients say they delayed or skipped physician-recommended tests or treatment because of the high associated costs.



THE CHALLENGE

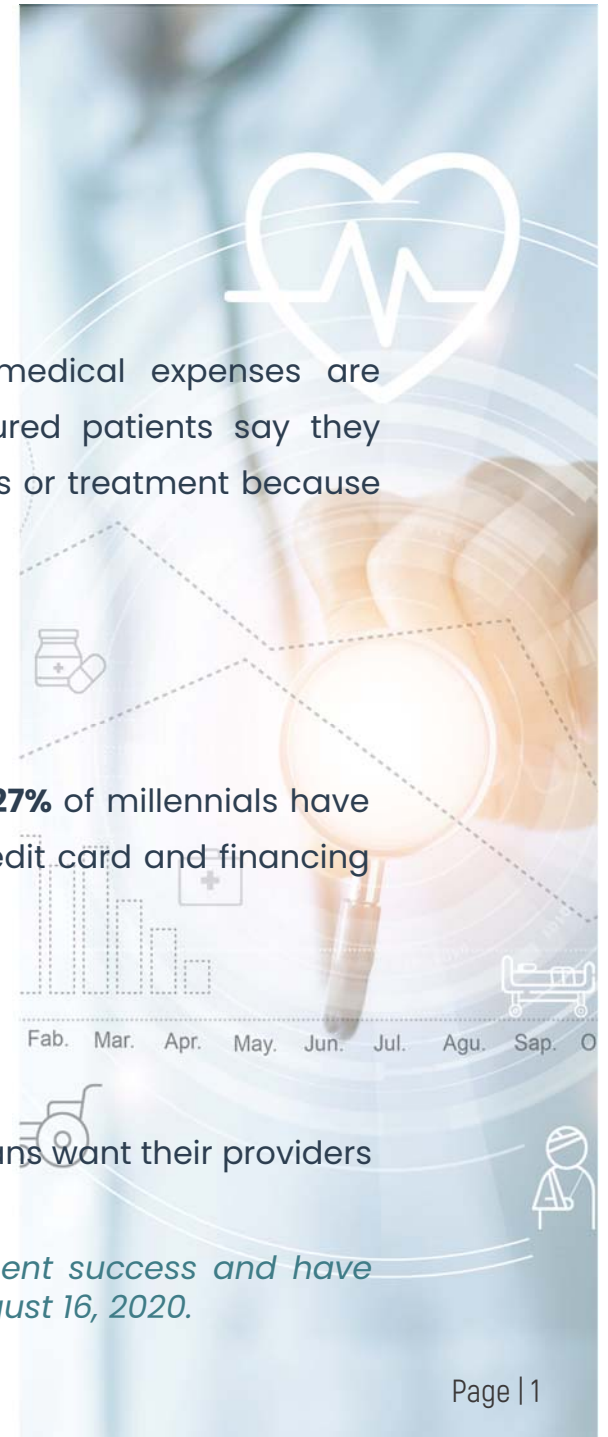
34% of Americans have credit scores **below 670**. **27%** of millennials have **subprime** credit disqualifying them from most credit card and financing plans.



THE SOLUTION

93% of patients who are willing to use payment plans want their providers to be proactive in offering them.

*Care Cap Plus payment plans yield **99.7%** payment success and have less than 1% late payments during COVID as of August 16, 2020.*



PATIENT BENEFITS

The payment plan 100% of patients would choose

Patients shop for their healthcare, and for providers that value their business.

Patients want the ability to pay their medical bills, without fees, over time without adding to their credit profile.

Patients increasingly expect simple, speedy, automated technology and payments.

- Care Cap Plus payment plans are always interest and fee-free.
- Applicants with credit scores as low as 400 may qualify.
- Payment plans have 12 month terms with a 20% down payment.
- Care Cap Plus utilizes bank integration to make automatic monthly ACH or credit card withdrawals.

PROVIDER BENEFITS

Never lose a patient again.

Retain 30% Upfront Payment

20% down payment and 10% Care Cap Plus non-recourse cash advance net 30% upfront to your facility.

Monetize Open Self-Pay Balances

Accelerate open AR payments by offering Care Cap Plus prior to costly attorney collections.

Eliminate Servicing Efforts

Care Cap Plus off hands free servicing, from automatic ACH withdrawals to friendly payment reminders.

Accept Patients that Can Pay

Care Cap Plus underwrites a patient's propensity to pay using average and actual financial data, even with credit scores as low as 400.

Automate Patient Payments

Care Cap Plus integrates with the patient's bank account to make automatic monthly ACH withdrawals.

REVENUE OPPORTUNITIES

Where Cash Flow and Compassion Coexist

The pursuit of payment costs an average of 27% of total revenue for physician groups and 21% for hospitals.



Grow your business by confidently accepting patients requiring payment plans for elective procedures.

Care Cap Plus payment plans have default rates under 3%.



Accept patients with high deductible plans by offering a non-predatory method of payment.

Care Cap Plus payment plans are simple, automated and patient friendly.



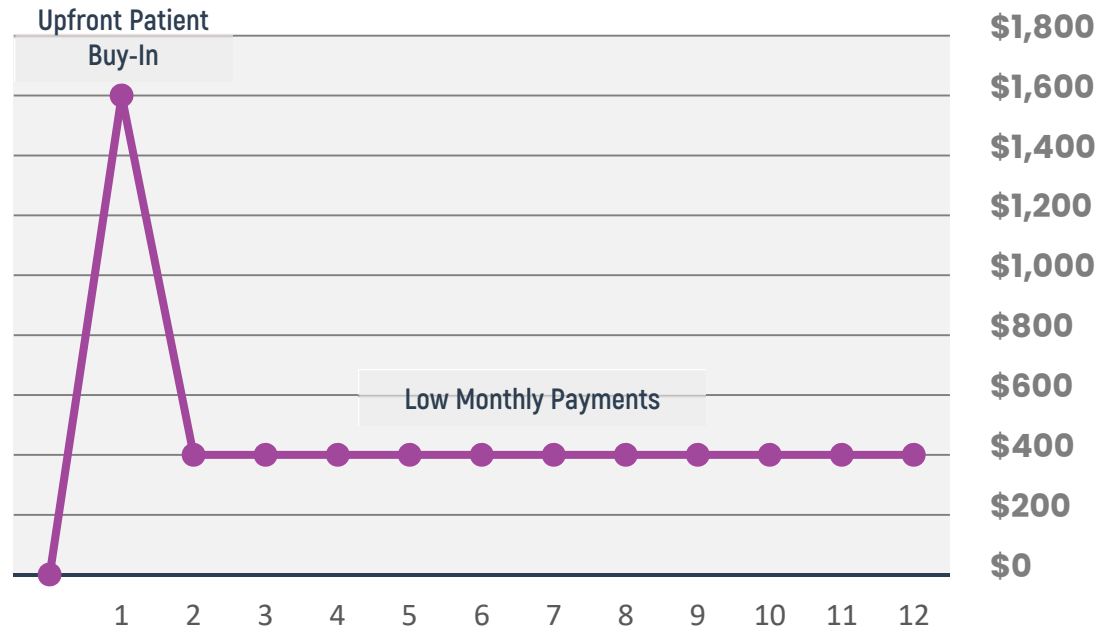
Put your open AR to work by offering payment plans to your patients.

Care Cap Plus practices and facilities average a 37% increase in paid open AR for patients <120 days.

PATIENT PAYMENTS

\$6,000 Example | Patient Perspective

#	Amount	Balance
1	\$1600	\$4,400
2	\$400	\$4,000
3	\$400	\$3,600
4	\$400	\$3,200
5	\$400	\$2,800
6	\$400	\$2,400
7	\$400	\$2,000
8	\$400	\$1,600
9	\$400	\$1,200
10	\$400	\$800
11	\$400	\$400
12	\$400	\$0



Substantial First Payment solidifies customer “buy-in” and makes subsequent payments seem more manageable.

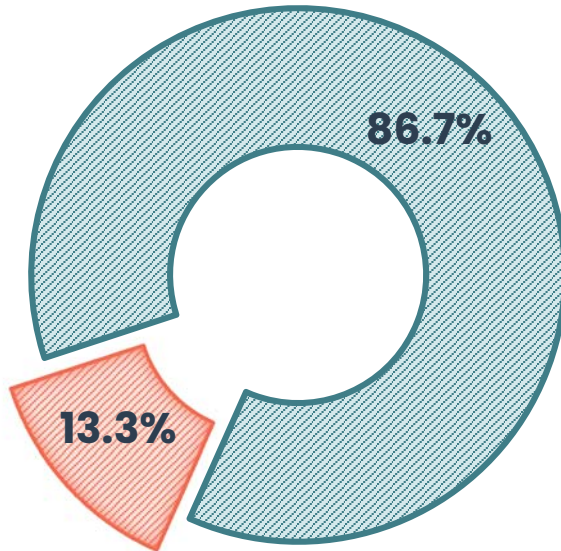


Patient pays 100% of total amount due over 12 months.

PROVIDER PAYMENTS

\$6,000 Example | Business Perspective

#	Amount	Income
1	\$1,800	\$1,800
2	\$0	\$1,800
3	\$0	\$1,800
4	\$200	\$2,000
5	\$400	\$2,400
6	\$400	\$2,800
7	\$400	\$3,200
8	\$400	\$3,600
9	\$400	\$4,000
10	\$400	\$4,400
11	\$400	\$4,800
12	\$400	\$5,200



Provider Breakdown

Total Collections 86.7%

30% Upfront Non-Recourse Payment

56.7% Additional Patient Payments

13.3% Servicing Fee



30% upfront payment is **non-recourse** to the business and aims to cover variable costs associated with treatment.



Provider receives ongoing patient payments following Care Cap Plus' recovery of advance and fees.

QUALIFY + EDUCATE THE CUSTOMER

Refer and Qualify More Patients

DETERMINE REFERRAL

Determine that your customer can't pay in full, on credit card or with a discount.

Care Cap Plus is a tool in your payment "tool box" for payments due ranging from \$500 - \$10,000.



AUTOMATE SERVICING

Verify that Customer has an active email account and cell phone.

Email and text is used for application and payment reminders.



CREATE LOYALTY

Care Cap Plus payment plans are always interest and fee-free.

Contracted businesses pay a 13% servicing fee (deducted from customer payments)



AUTOMATE PAYMENTS

Verify that Customer has bank account with online access and credit card (not debit).

Payments are automatically deducted upon payment plan acceptance and then on the 15th of each month.



VERIFY ABILITY TO PAY

Check that adequate bank account funds are available.

Customers available bank account balance should be between 20% (credit Card) and 34% (ACH) of the total due prior to applying.



**Creating
opportunity for
patients and
providers through
non-predatory
payment
partnership**

carecap+

CareCapPlus.com

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