



# Who is Health One Financial

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Health One Financial, LLC is a national leader in providing innovative financing services to the elective surgery market.

Health One Financial was founded on the premise that not all patients can afford the elective surgery procedure that they desire. Health One works with patients of all credit types, allowing them to access dozens of different financing programs and secure affordable financing. By utilizing the Health One's financing program, your patients can now not only afford their elective surgery, but they can do it in an economical and rewarding fashion.



# Patient - Frequently Asked Questions

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**q What if I had credit problems?**

§ Health One Financial has a very flexible patient financing program, designed to work with patients of all credit backgrounds. Each patient will be evaluated individually in order to determine if they qualify for financing.

**q What will my interest rate be?**

§ All financing from Health One Financial is interest free for the first 6 months. After the first 6 months, the interest rate and terms that you receive are based on your credit history and current financial status. As with any financing program, the better your credit, the better the rate that you will potentially receive.

**q Is there a prepayment penalty?**

§ No. You can pay off the balance on the account at any time. You can simply make payments towards your loan each month based on your available finances.



# Patient - Frequently Asked Questions

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q **Does my provider have to be working with Health One Financial?**

§ Yes. Health One Financial only works with approved providers. Health One Financial has an extensive network of providers across the United States, so if your provider is not currently working with Health One Financial, we can get them set up to do so within 7 business days.

q **Where do I get more information?**

§ The Health One web site ([www.HealthOne-Financial.com](http://www.HealthOne-Financial.com)) is filled with valuable information to help you make an informed decision about your elective surgery financing. If you have additional questions, please feel free to contact one of our customer service representatives at 888-748-3621.